American Banker

July 28, 1983

500 Largest World Banks in Total Assets (a)

ASSETS ON 12/31/82 COMPARED WITH 12/31/81

Number of Branches — Number of Employees — Year Opened for Business

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Asset Rank 12/31/82	(Exclusive of Mutual Savings Banks)	Country	Assets 12/31/82 (b) in U.S. $	Assets 12/31/81 (d) in U.S. $	Asset Rank 12/31/81	Gain in Rank	As of 12/31/82 (b) No. of Bank Branches	As of 12/31/82 (b) No. of Employees	Operating Since
301	Kinki Sogo Bank, Ltd., Osaka (e)	Japan	4,483,226,455	4,887,502,200	...		86	2,860	1942
302	Manufacturers National Bank, Detroit	United States	4,480,344,000	4,484,607,000	292		81	2,972	1933
303	Bank of India, Bombay	India	4,445,230,981	4,868,189,730	272		1,630	39,306	1906
304	Privatbanken, Copenhagen	Denmark	4,427,236,000s	4,794,374,900s	276		226	4,187	1857
305	United Overseas Bank Ltd., Singapore	Singapore	4,399,339,386s	3,661,939,111s	351	+ 46	87	3,652	1935
306	Credit Lyonnais Bank Nederland, Rotterdam	Netherlands	4,393,044,292st	4,378,179,707s	300		90	2,825	1926
307	Banco Real, Sao Paulo	Brazil	4,387,808,821s	5,536,640,179s	246		613	29,542	1925
308	Banca Provinciale Lombarda, Bergamo	Italy	4,351,984,022	4,443,941,861	298		113	2,715	1932
309	Central Bank of India, Bombay (c)	India	4,323,840,334	3,830,061,909	338	+ 29	2,125	39,370	1911
310	Nagoya Sogo Bank, Ltd. (e)	Japan	4,318,697,019	4,445,987,940	...		91	2,989	1949
311	Union Bank of Nigeria Ltd., Lagos (e)	Nigeria	4,311,450,000	3,902,092,320	330	+ 19	160	9,007	1917
312	Shikoku Bank, Ltd., Kochi (e)	Japan	4,309,051,858	4,439,435,994	299		113	2,670	1878
313	Uniao de Bancos Brasileiros, Rio de Janeiro	Brazil	4,287,884,323	2,206,646,644	505	+192	N.A.	N.A.	1967
314	Fukui Bank, Ltd. (e)	Japan	4,285,912,776	4,202,520,552	309		114	2,501	1952
315	Banco Nacional, Belo Horizonte	Brazil	4,282,999,426s	3,554,606,917s	364	+ 49	555	27,272	1944
316	Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	Turkey	4,272,646,720	5,023,617,340	265		1,060	31,744	1863
317	Bank Dagang Negara, Jakarta	Indonesia	4,257,288,741	3,775,005,030	343	+ 26	87	6,182	1960
318	Banco de Chile, Santiago	Chile	4,255,459,071s	4,978,624,393u	269		100	3,323	1893
319	Stopanska Banka-Zdruzena Banka, Skopje	Yugoslavia	4,253,921,946	4,576,270,851	288		25	2,858	1962
320	Kofuku Sogo Bank, Ltd., Osaka (e)	Japan	4,230,015,780	4,432,290,372	...		92	2,858	1926
321	Banque Internationale a Luxembourg	Luxembourg	4,200,903,315	5,197,788,777s	256		55	1,487	1856
322	Bankhaus Sal. Oppenheim jr. & Cie., Cologne	Germany	4,194,309,267s	....	...		1	673	1789
323	Bank Bumi Daya, Jakarta	Indonesia	4,171,420,197	4,205,044,221	308		114	6,421	1959
324	Banca Catalana, Barcelona	Spain	4,164,569,728s	2,282,361,321s	497	+173	360	4,900	1959
325	Girard Bank, Philadelphia	United States	4,141,382,000	4,146,419,000	317		154	3,351	1836
326	Fukuoka Sogo Bank, Ltd. (e)	Japan	4,132,250,006	4,232,122,614	...		103	2,337	1924
327	California First Bank, San Francisco	United States	4,121,567,000t	4,004,013,000t	324		116	3,721	1975
328	National City Bank, Cleveland	United States	4,116,320,000	3,628,175,000	355	+ 27	58	2,201	1845
329	Gotabanken, Goteborg	Sweden	4,115,256,600s	4,545,836,100s	290		171	2,065	1848
330	First Commercial Bank, Taipei	Taiwan	4,113,957,356	3,971,753,231	326		106	5,217	1899
331	Ogaki-Kyoritsu Bank, Ltd., Ogaki (e)	Japan	4,112,430,356	4,315,465,260u	305		91	2,591	1896
332	Saudi International Bank, London	United Kingdom	4,076,114,280s	3,873,632,764s	333	+ 1	0	239	1976
333	Maryland National Bank, Baltimore	United States	4,075,415,000	3,936,602,000	328		195	4,081	1933
334	Societe Lyonnaise de Depots et de Credit Industriel, Lyons	France	4,075,006,000u	4,792,483,800s	277		308	4,198	1865
335	Malayan Banking Berhad, Kuala Lumpur (f)	Malaysia	4,066,624,443s	3,427,743,000s	384	+ 49	166	6,461	1960
336	Connecticut National Bank, Hartford	United States	4,062,761,000	2,710,780,000	441	+105	119	3,651	1792
337	Bank of New Zealand, Ltd., Wellington (g)	New Zealand	4,058,779,688s	4,256,570,948s	307		254	7,400	1861
338	Commercial Bank of Greece, Athens	Greece	4,038,148,876u	3,916,364,331u	329		237	5,696	1907
339	Zagrebacka Banka, Zagreb	Yugoslavia	4,016,295,576	4,581,679,032	287		21	4,378	1978
340	Banque Generale du Luxembourg	Luxembourg	4,012,037,974	4,073,943,311	322		50	1,271	1919
341	Habib Bank Ltd., Karachi	Pakistan	3,995,876,063s	3,729,003,501s	345	+ 4	1,918	22,547	1941
342	Banca Popolare di Bergamo	Italy	3,994,733,325	3,603,539,946	358	+ 16	118	2,430	1869
343	BFG Luxembourg	Luxembourg	3,988,113,909tu	4,962,991,239tu	270		0	42	1973
344	Banque Cantonale de Berne	Switzerland	3,985,828,950	4,196,650,650	311		62	1,285	1834
345	Fidelity Bank, Philadelphia	United States	3,975,072,000	3,521,052,000	372	+ 27	69	2,734	1866
346	Banco Industrial de Venezuela, Caracas	Venezuela	3,954,733,257u	4,078,700,318u	320		43	2,000	1937
347	Kagoshima Bank, Ltd. (e)	Japan	3,933,294,218	4,190,956,776	312		111	2,689	1879
348	Mercantile Trust Co. NA, St. Louis, Mo	United States	3,927,619,000	3,604,451,000	357	+ 9	2	2,007	1855
349	Heiwa Sogo Bank, Ltd., Tokyo (e)	Japan	3,918,486,926	4,147,399,026	...		93	3,490	1950
350	Bank of Tokyo Trust Co., New York	United States	3,907,635,528t	3,692,592,228t	349		7	354	1955
351	Turkiye Is Bankasi, Ankara	Turkey	3,905,262,360s	3,578,269,399s	362	+ 11	910	22,097	1924
352	Toho Bank, Ltd., Fukushima (e)	Japan	3,882,161,382	4,154,196,186	314		89	2,561	1941
353	Union Bank of Switzerland (Luxembourg)	Luxembourg	3,879,963,006t	3,472,013,159t	379	+ 26	0	62	1973
354	Fleet National Bank, Providence, R.I	United States	3,869,395,000	3,645,943,000	354		46	2,026	1791
355	Volkskas, Ltd., Pretoria	South Africa	3,863,991,023s	4,037,143,298	323		276	11,250	1934
356	Bank of Credit & Comm Int'l (Overseas) Ltd., Georgetown	Cayman Islands	3,827,836,089	3,195,112,832s	399	+ 43	60	1,958	1975
357	First National Bank, Atlanta	United States	3,815,577,000	2,902,785,000	424	+ 67	78	3,100	1865
358	Virginia National Bank, Norfolk	United States	3,764,970,000	3,115,954,000	407	+ 49	196	4,518	1867
359	Hambros Bank Ltd., London	United Kingdom	3,764,387,720s	3,533,556,700s	370	+ 11	1	1,670	N.A.
360	Bayerische Landesbank International, Luxembourg (e)	Luxembourg	3,761,620,568t	3,570,982,729t	363	+ 3	1	50	1973
361	Genossenschaftliche Zentralbank, Stuttgart	Germany	3,738,558,600	3,536,871,840	367	+ 6	0	451	1970
362	Lincoln First Bank NA, Rochester, N.Y	United States	3,732,934,000	3,469,433,000	381	+ 19	139	3,659	1979
363	Banca Cattolica del Veneto, Vicenza	Italy	3,717,760,092t	4,453,563,440t	296		194	3,172	1892
364	Bank of New England NA, Boston	United States	3,706,985,000	3,227,962,569	395	+ 31	16	2,419	1831
365	Banque Cantonale Vaudoise, Lausanne	Switzerland	3,696,237,174	3,979,592,486	325		55	1,387	1846
366	Arab African International Bank, Cairo	Egypt	3,687,263,000s	2,994,252,000s	415	+ 49	9	593	1964
367	Huntington National Bank, Columbus, Ohio	United States	3,680,601,000	3,170,225,000	403	+ 36	133	3,153	1866
368	Banco Pinto & Sotto Mayor, Lisbon	Portugal	3,677,585,000u	3,805,980,940s	341		147	6,485	1914
369	Bank of California NA, San Francisco	United States	3,666,564,000	3,715,983,000	348		44	2,539	1864
370	Banco Lariano, Como	Italy	3,662,169,423t	3,610,958,479t	356		113	2,157	1908
371	Banco Espirito Santo e Comercial, Lisbon	Portugal	3,644,156,518	3,520,134,242	373	+ 2	136	6,560	1937
372	Oita Bank, Ltd. (e)	Japan	3,639,687,970	3,878,265,906	332		104	2,343	1893
373	National Commercial Bank, Tripoli	Libya	3,627,841,538	N.A.	...		N.A.	N.A.	1970
374	Provident National Bank, Philadelphia	United States	3,589,302,000	3,119,049,000	406	+ 32	70	2,532	1847
375	Riggs National Bank, Washington, D.C	United States	3,588,905,000	3,544,459,000	365		31	2,022	1836
376	Awa Bank, Ltd., Tokushima (e)	Japan	3,573,693,188	3,860,274,942	336		82	2,075	1896
377	Bank fuer Handel und Industrie, Berlin	Germany	3,559,787,289tu	3,541,994,865tu	366		79	1,839	1949
378	Kredietbank S.A. Luxembourgeoise, Luxembourg	Luxembourg	3,553,360,000st	3,399,123,000st	385v	+ 7	4	1,009	1949
379	First National Bank, St. Paul, Minn	United States	3,546,604,000	3,175,552,000	400	+ 21	3	838	1853
380	Clydesdale Bank Plc, Glasgow	United Kingdom	3,535,400,610st	3,655,235,588tu	353		382	6,500	1838
381	Banco Urquijo, Madrid	Spain	3,532,156,446	4,725,244,890	283		54	1,949	1870
382	Landesbank Saar-Girozentrale, Saarbrucken	Germany	3,527,433,000u	3,501,561,600u	375		0	614	1941
383	Bank Rakjat Indonesia, Jakarta	Indonesia	3,526,388,827	N.A.	...		290	30,689	1968
384	Morgan Grenfell & Co. Ltd., London	United Kingdom	3,519,176,640s	3,202,278,646s	398	+ 14	5	1,046	1838
385	Tokyo Tomin Bank, Ltd. (e)	Japan	3,505,718,302	3,673,383,156	350		69	2,648	1951
386	Banque Internationale pour l'Afrique Occidentale, Paris	France	3,503,854,000s	3,517,618,936s	374		190	7,860	1965
387	Chuo Sogo Bank, Ltd., Nagoya (e)	Japan	3,502,349,892	3,598,799,382	...		88	2,448	1944
388	San-in Godo Bank, Ltd., Matsue (e)	Japan	3,499,904,538	3,797,908,848	342		119	2,338	1941
389	Banco del Estado de Chile, Santiago	Chile	3,499,128,371s	4,707,398,594	284		81	6,342	1953
390	Iwate Bank, Ltd., Morioka (e)	Japan	3,489,378,722	3,723,239,034	346		93	2,078	1932
391	Hill, Samuel & Co., Ltd., London	United Kingdom	3,479,371,000	3,144,864,750	404	+ 13	7	1,447	1831
392	Bank of Kuwait and the Middle East	Kuwait	3,478,816,204	2,638,737,088	455	+ 63	16	720	1971
393	Orion Royal Bank Ltd., London (e)	United Kingdom	3,465,338,240st	3,499,286,400st	376		0	310	1970
394	Akita Bank, Ltd. (e)	Japan	3,464,024,458	3,600,337,227	359		83	2,012	1941
395	Baden-Wuerttembergische Bank, Stuttgart	Germany	3,463,195,438s	3,521,472,312s	371		86	1,714	1871
396	European Banking Co. SA, Brussels	Belgium	3,447,222,502	3,867,351,527	334		0	76	1967
397	Mercantile Bank of Canada, Montreal	Canada	3,438,717,224	3,292,245,853	392		13	811	1953
398	Banque Sudameris, Paris	France	3,426,348,148s	3,580,938,235s	360		171	6,972	1910
399	Nordic Bank Plc, London	United Kingdom	3,406,929,050s	3,720,145,836	347		1	464	N.A.
400	Banco Nacional Ultramarino, Lisbon	Portugal	3,406,489,077	3,236,950,518	394		146	5,500	1864

(a)—Consolidated assets, if available, are used for all banks owning over 50% of other banks. Assets exclude contra accounts and contingent liabilities and, for foreign banks, are converted at N.Y. cable rate prevailing on date of bank's figures. (b)—Or latest fiscal year-end. Unless otherwise noted after the name of the bank, all figures are for fiscal year after Sept. 30, 1982. (c)—Latest figures are for a different date than previous year. (d) —Or other date one year prior to latest figures unless otherwise noted after name of bank. (e)—Data as of Sept. 30, 1982 (f)—Data as of June 30, 1982. (g)—Latest data are prior to June 30, 1982. (h)—Owns large minority interests in important regional banks which, along with the parent are known as CIC Group. The CIC Group, Paris, is a bank holding company with ass[illegible] $25.5 billion as of 12/31/82. (i)—A dollar-denominated bank. (j)—Data reported by bank in U.S. dollars. (n)—N.Y. cable rate for same date as bank's figures. (p)—See currency table for the key to currency abbreviations. (q)—A subsidiary of Compagnie Financiere de Paris et des Pay-Bas, Paris, a financial holding company with assets of $50.6 billion at yearend 1982. (r)—Rank that bank would have had if data had been available. (R)—Revised. (s)—Consolidated assets, including banks more than 50% owned. (t)—Figures are included in the consolidated figures of parent bank. For that reason, assets of these banks are not included in total assets of the 500 largest. (u)—Owns over 50% of other banks, but consolidated figures are not available. (v)—Based on revised figures. Rank the bank would have had if revised figures had been used. (y)—Licensed as an agency in New York, with U.S. activities confined to those that promote foreign trade or are incidental to foreign business. (z)—Incorporated as an investment company under New York State Banking Law and exercises specialized banking functions. N.A.—Not available.

500 Largest World Banks in Total Assets (a)

ASSETS ON 12/31/82 COMPARED WITH 12/31/81

Number of Branches — Number of Employees — Year Opened for Business

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Asset Rank 12/31/82	(Exclusive of Mutual Savings Banks)	Country	Assets 12/31/82 (b) in U.S. $	Assets 12/31/81 (d) in U.S. $	Asset Rank 12/31/81	Gain in Rank	———As of 12/31/82 (b)——— No. of Bank Branches	No. of Employees	Operating Since
401	Canara Bank, Bangalore	India	3,401,941,200	3,534,594,000	369		1,393	34,711	1906
402	Eighteenth Bank, Ltd., Nagasaki (e)	Japan	3,396,224,506	3,536,256,906	368		86	2,081	1877
403	Banque du Caire, Cairo (f)	Egypt	3,357,021,915u	2,987,053,650u	417	+ 14	110	7,408	1952
404	First Wisconsin National Bank, Milwaukee	United States	3,349,326,000	3,305,162,000	391		17	2,868	1853
405	Bank of Credit & Commerce International, Luxembourg	Luxembourg	3,330,610,462	2,722,439,163	440	+ 35	80	2,325	1972
406	Continental Bank of Canada, Toronto	Canada	3,318,381,153	2,980,664,424	418	+ 12	60	1,800	1979
407	Centerre Bank NA, St. Louis, Mo.	United States	3,313,913,000	3,660,087,000	352		4	1,853	1919
408	Fukutoku Sogo Bank, Ltd., Osaka (e)	Japan	3,310,879,046	3,532,793,796	...		79	2,387	1949
409	Hokuyo Sogo Bank, Ltd., Sapporo (e)	Japan	3,307,786,064	3,487,700,232	...		95	2,204	1917
410	State Street Bank & Trust Co., Boston	United States	3,300,566,000	2,907,145,000	422	+ 12	17	3,078	1792
411	Hokuetsu Bank, Ltd., Nagaoka (e)	Japan	3,292,566,806	3,495,977,280	377		83	2,137	1878
412	Trade Development Bank Overseas, Inc., Panama	Panama	3,262,421,394t	2,906,571,458	423	+ 11	1	47	1972
413	Shinwa Bank, Ltd., Sasebo (e)	Japan	3,255,815,778	3,456,880,704	382		96	2,134	1939
414	Banca della Svizzera Italiana, Lugano	Switzerland	3,253,690,858s	2,987,332,380s	416	+ 2	31	1,263	1873
415	Scandinavian Bank Ltd., London	United Kingdom	3,223,917,130s	2,677,215,304	446	+ 31	12	595	1969
416	American Security Bank NA, Washington, D.C.	United States	3,220,793,000	2,868,156,000	425	+ 9	35	1,405	1890
417	Bank of Virginia, Richmond	United States	3,216,947,000	2,551,907,319	461	+ 44	121	2,737	1922
418	Chang Hwa Commercial Bank, Ltd., Taichung	Taiwan	3,204,130,786	3,358,337,787	385		101	4,908	1905
419	Bergen Bank	Norway	3,197,506,998u	3,471,329,415u	380		107	2,496	1855
420	Hiroshima Sogo Bank, Ltd. (e)	Japan	3,190,610,060	3,337,538,922	...		77	2,312	1923
421	Aomori Bank, Ltd. (e)	Japan	3,182,961,350	3,434,613,552	383		93	2,207	1943
422	Bank of Osaka, Ltd. (e)	Japan	3,182,961,350	3,336,691,428	387		66	1,818	1950
423	Oversea-Chinese Banking Corp., Ltd., Singapore	Singapore	3,178,480,000s	2,846,151,750s	430	+ 7	55	1,033	1932
424	Montagu (Samuel) & Co., Ltd., London	United Kingdom	3,158,985,830t	3,223,424,752tu	397		3	750	1853
425	Banco di Sardegna, Sassari	Italy	3,152,522,121s	2,788,169,388	433	+ 8	68	2,031	1955
426	Banca d'America e d'Italia, Milan	Italy	3,152,331,267t	3,279,843,832t	393		97	2,853	1918
427	Saudi American Bank, Riyadh	Saudi Arabia	3,151,716,955	2,217,556,282	503	+ 76	17	1,300	1980
428	Equibank, Pittsburgh	United States	3,150,079,000	2,914,820,000	421		89	2,110	1871
429	Yamanashi Chuo Bank, Ltd., Kofu (e)	Japan	3,149,154,424	3,317,814,962	390		64	2,002	1877
430	Banco Borges & Irmao, Oporto	Portugal	3,144,412,440	2,855,160,456	429		101	4,369	1884
431	Hua Nan Commercial Bank, Ltd., Taipei	Taiwan	3,142,195,684	3,047,542,400	410v		85	4,642	1919
432	Krung Thai Bank Ltd., Bangkok	Thailand	3,123,374,205	2,435,997,240	472	+ 40	192	8,924	1966
433	United Commercial Bank, Calcutta	India	3,105,384,600	2,666,791,087	449	+ 16	149	28,000	1943
434	American National Bank & Trust Co., Chicago	United States	3,103,321,000	2,776,747,000	435	+ 1	3	1,836	1928
435	Musashino Bank, Ltd., Omiya (e)	Japan	3,088,646,214	3,172,864,834	402		67	2,099	1952
436	Banco Totta & Acores, Lisbon	Portugal	3,085,179,101u	3,225,448,096u	396		122	4,774	1970
437	Fidelity Union Bank, Newark, N.J.	United States	3,076,182,640	1,391,005,332	668	+231	101	2,173	1875
438	Israel Discount Bank of New York	United States	3,069,755,000t	2,367,071,889t	479	+ 41	2	683	1922
439	Credito Commerciale, Milan	Italy	3,064,743,516t	2,952,244,718t	419		81	2,074	1907
440	Credit Industriel d'Alsace et de Lorraine, Strasbourg	France	3,051,775,220u	3,037,774,985u	411		18	3,191	1919
441	European American Banking Corp., New York(z)	United States	3,047,165,000	3,744,723,000	344		2	N.A.	1950
442	Chukyo Sogo Bank, Ltd., Nagoya (e)	Japan	3,025,621,244	2,998,670,382	...		81	2,229	1933
443	First National Bank, Baltimore	United States	3,017,923,000	2,666,143,000	450	+ 7	143	2,830	1865
444	First National Bank & Trust Co., Oklahoma City	United States	3,014,205,191	2,739,008,184	439		2	905	1889
445	Banque de Paris et des Pays-Bas Belgique, Brussels(q)	Belgium	3,005,023,170	3,175,546,397	401		61	1,063	1872
446	Taisei Sogo Bank, Ltd., Maebashi (e)	Japan	2,990,943,370	3,119,100,570	...		75	2,282	1942
447	Chiba Sogo Bank, Ltd. (e)	Japan	2,978,095,026	3,113,731,674	...		73	2,020	1943
448	Bank of the Southwest NA, Houston	United States	2,962,137,000	2,478,709,000	469	+ 21	0	923	1907
449	State Bank of New South Wales, Sydney (f)	Australia	2,954,408,858	2,752,653,401	437		246	4,845	1933
450	Shawmut Bank of Boston NA	United States	2,930,775,000	2,663,810,000	451	+ 1	173	2,000	1836
451	Dai-San Sogo Bank, Ltd., Matsuzaka (e)	Japan	2,909,625,114	2,958,988,734	...		78	2,075	1912
452	Banque Regionale d'Escompte et de Depots, Vincennes	France	2,895,326,000	3,046,422,378	410		171	2,970	1919
453	Banca S. Paolo-Brescia, Brescia	Italy	2,894,105,062u	2,643,721,083u	454	+ 1	76	1,467	1888
454	Syndicate Bank, Manipal	India	2,880,182,875	3,064,500,000	409		1,225	28,385	1925
455	Bank of Hawaii, Honolulu	United States	2,865,731,000	2,628,479,000	456	+ 1	69	2,756	1897
456	International Commercial Bank of China, Taipei	Taiwan	2,837,800,323u	2,335,427,766	487	+ 31	27	1,775	1904
457	Banco de la Provincia de Buenos Aires	Argentina	2,837,225,812	4,172,100,000s	313		330	15,621	1822
458	Citibank (South Dakota) NA, Sioux Falls	United States	2,834,504,000	2,456,760,000	470	+ 12	1	782	1981
459	Yamagata Bank, Ltd. (e)	Japan	2,827,871,384	3,007,295,892	414		76	1,807	1881
460	Banque Nationale de Paris Plc, London	United Kingdom	2,827,750,870t	2,680,520,404t	445		3	465	1867
461	Michinoku Bank, Ltd., Hirosaki (e)	Japan	2,808,833,354	3,010,103,278	413		85	2,267	1921
462	DG Bank International, Luxembourg	Luxembourg	2,794,107,675t	2,950,388,388t	420		1	51	1978
463	Bank Leumi Trust Co., New York	United States	2,789,589,594t	2,338,169,233t	486	+ 23	26	1,279	1968
464	First National Bank, Louisville, Ky.	United States	2,780,982,669	2,616,679,000	457		46	2,632	1863
465	Ulster Bank Ltd., Belfast	United Kingdom	2,780,484,490st	2,807,386,428st	432		156	3,440	1836
466	United Bank, Ltd., Karachi	Pakistan	2,779,546,076u	2,856,223,151u	428		1,715	18,704	1959
467	Trust Company Bank, Atlanta	United States	2,777,700,000	2,089,019,000	526	+ 59	42	2,143	1891
468	Ehime Sogo Bank, Ltd., Matsuyama (e)	Japan	2,769,153,112	2,907,459,378	...		75	1,691	1943
469	American Fletcher Nat'l Bank & Trust Co., Indianapolis	United States	2,751,490,000	2,687,933,000	443		62	2,073	1839
470	First & Merchants National Bank, Richmond	United States	2,747,385,000	2,513,471,000	466		114	3,389	1865
471	Miyazaki Bank, Ltd. (e)	Japan	2,733,485,186	2,865,583,710	426		87	1,783	1932
472	National Bank of Pakistan, Karachi	Pakistan	2,728,401,200	2,858,168,787	427		1,375	21,720	1949
473	Banco Popular de Puerto Rico, San Juan	United States	2,720,616,503	2,680,939,632	444		119	3,478	1893
474	Deutsche Bank Berlin	Germany	2,694,824,344t	2,774,093,185t	436		77	1,430	1949
475	Indian Overseas Bank, Madras	India	2,693,755,548	2,406,377,940	476r	+ 1	936	22,032	1937
476	Moscow Narodny Bank Ltd., London	United Kingdom	2,668,476,790	3,013,868,000	412		2	233	1919
477	Banco Economico, Salvador	Brazil	2,662,453,393s	1,708,789,382	593	+116	379	N.A.	1834
478	Thai Farmers Bank, Bangkok	Thailand	2,639,561,183	2,501,838,750	467		244	7,985	1945
479	Bank of British Columbia, Vancouver	Canada	2,630,355,674	2,383,021,968	477		56	1,700	1968
480	Banco Mercantil y Agricola, Caracas (c)	Venezuela	2,622,428,316	2,599,257,661	459		81	3,371	1925
481	First National State Bank, Newark, N.J.	United States	2,614,674,000	2,170,777,000	517	+ 36	31	1,656	1812
482	Central Bank of the South, Birmingham, Ala.	United States	2,597,345,362	2,216,552,953	504	+ 22	76	1,843	1892
483	Banque de Paris et des Pays-Bas (Suisse), Geneva(q)	Switzerland	2,596,831,328u	2,251,904,852	498	+ 15	5	765	1872
484	Chiba Kogyo Bank, Ltd. (e)	Japan	2,592,302,282	2,666,822,706	448		57	1,828	1952
485	Citibank (New York) NA, Buffalo	United States	2,591,314,000	2,104,540,000	522	+ 37	37	4,935	1972
486	Osterreichische Volksbanken, Vienna	Austria	2,585,458,031s	2,376,388,021s	478		8	472	1922
487	Banco do Nordeste do Brasil, Fortaleza	Brazil	2,574,960,102	2,342,136,465	485		147	5,926	1954
488	Bank of Saga, Ltd. (e)	Japan	2,567,440,361	2,748,719,880	438		84	1,854	1955
489	European Asian Bank, Hamburg	Germany	2,566,716,320	2,346,724,800	484		12	1,277	1972
490	Hypobank International, Luxembourg	Luxembourg	2,548,833,891t	2,808,900,328t	431		0	54	1972
491	Indiana National Bank, Indianapolis	United States	2,534,833,000	2,436,088,000	471		56	2,053	1834
492	Banco de Venezuela, Caracas	Venezuela	2,533,083,228u	2,662,165,266u	452		123	5,005	1890
493	British Bank of the Middle East, Hong Kong	Hong Kong	2,531,763,640t	2,348,738,180t	483		N.A.	N.A.	1889
494	Trade Development Bank, Geneva	Switzerland	2,527,857,462	2,514,284,911	465		4	776	1960
495	Banco Union, Madrid	Spain	2,519,163,811tu	2,205,445,462u	506	+ 11	119	1,525	1963
496	Atlantic National Bank of Florida, Jacksonville	United States	2,515,900,000	2,306,187,000	495		98	2,863	1903
497	Bank of the Ryukyus, Ltd., Naha (e)	Japan	2,489,947,282	2,676,433,374	447		58	1,794	1948
498	Banco Union, Caracas	Venezuela	2,478,368,808u	2,530,728,936	463		129	5,658	N.A.
499	American Bank & Trust Co., Reading, Pa.	United States	2,463,578,000	2,047,181,000	532	+ 33	83	1,879	N.A.
500	Lloyds Bank California, Los Angeles	United States	2,463,072,000t	2,644,741,840t	453		101	3,251	1961

(a)—Consolidated assets, if available, are used for all banks owning over 50% of other banks. Assets exclude contra accounts and contingent liabilities and, for foreign banks, are converted at N.Y. cable rate prevailing on date of bank's figures. (b)—Or latest fiscal year-end. Unless otherwise noted after the name of the bank, all figures are for fiscal year after Sept. 30, 1982. (c)—Latest figures are for a different date than previous year. (d) —Or other date one year prior to latest figures unless otherwise noted after name of bank. (e)—Data as of Sept. 30, 1982. (f)—Data as of June 30, 1982. (g)—Latest data are prior to June 30, 1982. (h)—Owns large minority interests in important regional banks which, along with the parent are known as CIC Group. The CIC Group, Paris, is a bank holding company with assets of $25.5 billion as of 12/31/82. (i)—A dollar-denominated bank. (j)—Data reported by bank in U.S. dollars. (n)—N.Y. cable rate for same date as bank's figures. (p)—See currency table for the key to currency abbreviations. (q)—A subsidiary of Compagnie Financiere de Paris et des Pay-Bas, Paris, a financial holding company with assets of $50.6 billion at yearend 1982. (r)—Rank that bank would have had if data had been available. (R)—Revised. (s)—Consolidated assets, including banks more than 50% owned. (t)—Figures are included in the consolidated figures of parent bank. For that reason, assets of these banks are not included in total assets of the 500 largest. (u)—Owns over 50% of other banks, but consolidated figures are not available. (v)—Based on revised figures. Rank the bank would have had if revised figures had been used. (y)—Licensed as an agency in New York, with U.S. activities confined to those that promote foreign trade or are incidental to foreign business. (z)—Incorporated as an investment company under New York State Banking Law and exercises specialized banking functions. N.A.—Not available.

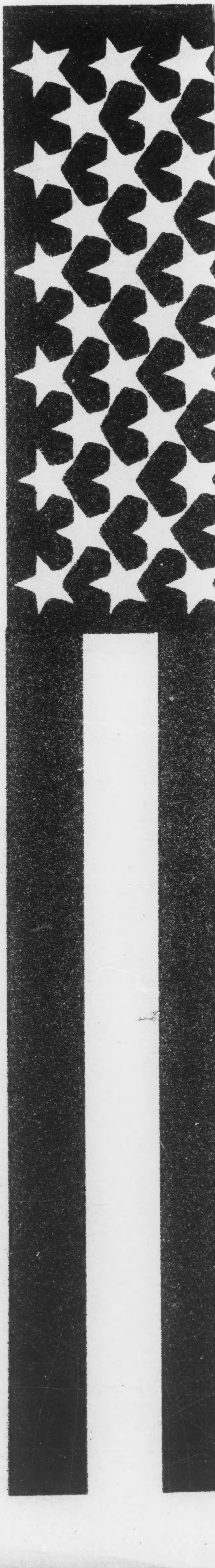
The Top Banking Organizations in the World

A Listing of All Bank Holding Companies, Commercial Banks and Savings Banks with Assets of $25 Billion or More on 12/31/82 (a)

(in millions of dollars)

								Lead Bank's Rank Among Commercial Banks Only	
Rank	Name of Organization	Country	Total Assets 12/31/82	Total Assets 12/31/81	Rank 12/31/81	Gain in Rank	Name of Lead Bank	Deposit Rank	Asset Rank
1	Citicorp, New York	United States	$120,680	$112,700	2	+ 1	Citibank NA, New York	8	3
2	BankAmerica Corp., San Francisco	United States	115,241	115,592	1		Bank of America NT&SA, San Francisco	1	1
3	Banque Nationale de Paris	France	107,949	107,848	3		....	2	2
4	Credit Agricole Mutuel, Paris	France(u)	96,719	98,815	4		....	6	4
5	Barclays Bank Plc, London	United Kingdom	95,064	93,409	6	+ 1	....	4	5
6	Credit Lyonnais, Paris	France	94,979	94,700	5		....	3	6
7	National Westminster Bank Plc., London	United Kingdom	87,724	82,970	10	+ 3	....	5	7
8	Dai-Ichi Kango Bank Ltd., Tokyo	Japan(e,u)	87,193	85,578	8		....	11	8
9	Societe Generale, Paris	France	84,186	88,085	7		....	9	9
10	Fuji Bank, Ltd., Tokyo	Japan(e)	84,002	76,717	13	+ 3	....	12	10
11	Deutsche Bank, Frankfurt	Germany	81,851	85,034	9		....	7	11
12	Mitsubishi Bank, Ltd., Tokyo	Japan(e)	81,048	76,066	14	+ 2	....	15	12
13	Sumitomo Bank, Ltd., Osaka	Japan(e)	80,932	79,367	11		....	13	13
14	Midland Bank, Plc, London	United Kingdom	77,279	78,584	12		....	10	14
15	Chase Manhattan Corp., New York	United States	77,050	73,285	15		Chase Manhattan Bank NA, New York	17	15
16	Sanwa Bank, Ltd., Osaka	Japan(e)	75,009	67,356	16		....	16	16
17	Royal Bank of Canada, Montreal	Canada	69,313	66,205	17		....	14	17
18	Bank of Tokyo, Ltd	Japan(e)	64,845	56,221	25	+ 7	....	24	18
19	Manufacturers Hanover Corp., New York	United States	60,114	56,229	24	+ 5	Manufacturers Hanover Trust Co., New York	31	27
20	Industrial Bank of Japan, Ltd., Tokyo	Japan(e,u)	60,051	58,118	20		....	20	19
21	Banco do Brasil, Brasilia	Brazil	59,110	65,703	18		....	65	20
22	Barclays Bank International, Ltd., London	United Kingdom(t)	58,193	57,045	23	+ 1	....	23	21
23	Mitsui Bank, Ltd., Tokyo	Japan(e)	57,508	54,121	27	+ 4	....	27	22
24	Hong Kong & Shanghai Banking Corp	Hong Kong	56,897	52,347	31	+ 7	....	21	23
25	Norinchukin Bank, Tokyo	Japan(e)	56,673	57,319	22		....	26	24
26	Dresdner Bank, Frankfurt	Germany	56,542	58,472	19		....	18	25
27	Lloyds Bank Plc, London	United Kingdom	55,476	52,998	28	+ 1	....	22	26
28	Westdeutsche Landesbank Girozentrale, Dusseldorf	Germany	54,738	55,274	26		....	19	28
29	J.P. Morgan & Co., Inc., New York	United States	54,699	50,443	33	+ 4	Morgan Guaranty Trust Co., New York	40	30
30	Tokai Bank, Ltd., Nagoya	Japan(e)	54,186	52,535	29		....	29	29
31	Canadian Imperial Bank of Commerce, Toronto	Canada	53,392	50,209	34	+ 3	....	25	31
32	Union Bank of Switzerland, Zurich	Switzerland(u)	52,964	52,469	30		....	28	32
33	Campagnie Financiere de Paris et des Pays-Bas	France	50,644	50,634	32		Banque Paribas, Paris	101	87
34	Swiss Bank Corp., Basle	Switzerland(u)	48,214	49,008	36	+ 2	....	32	33
35	Bank of Montreal	Canada	48,101	47,821	37	+ 2	....	30	34
36	Long Term Credit Bank of Japan, Ltd., Tokyo	Japan(e,u)	47,370	46,283	38	+ 2	....	34	35
37	Algemene Bank Nederland, Amsterdam	Netherlands	47,243	49,941	35		....	35	36
38	Banca Nazionale del Lavoro, Rome	Italy	46,994	44,082	44	+ 6	....	36	37
39	Chemical New York Corp	United States	45,529	42,494	46	+ 7	Chemical Bank, New York	53	41
40	Mitsubishi Trust & Banking Corp., Tokyo	Japan(e,u)	45,420	41,404	48	+ 8	....	38	38
41	Taiyo Kobe Bank, Ltd	Japan(e,u)	44,807	44,587	41		....	43	39
42	Commerzbank, Duesseldorf	Germany	44,648	45,178	39		....	33	40
43	Bayerische Vereinsbank, Munich	Germany	43,548	43,837	45	+ 2	....	37	42
44	Amsterdam-Rotterdam Bank	Netherlands	42,404	44,500	43		....	39	43
45	Continental Illinois Corp, Chicago	United States	42,209	44,502	42		Continental Illinois National B&T Co., Chicago	54	47
46	Rabobank Nederland, Utrecht	Netherlands	41,992	44,980	40		....	47	44
47	Bank of Nova Scotia, Toronto	Canada	41,896	41,710	47		....	41	45
48	Sumitomo Trust & Banking Co., Ltd., Osaka	Japan(e,u)	41,365	36,872	55	+ 7	....	42	46
49	Mitsui Trust & Banking Co., Ltd., Tokyo	Japan(e,u)	40,451	36,471	56	+ 7	....	46	48
50	Banca Commerciale Italiana, Milan	Italy	39,722	38,988	52	+ 2	....	45	49
51	First Interstate Bancorp., Los Angeles	United States	39,330	35,738	57	+ 6	First Interstate Bank of California, Los Angeles	97	92
52	Standard Chartered Bank Plc, London	United Kingdom	39,134	37,979	53	+ 1	....	48	50
53	Bayerische Landesbank Girozentrale, Munich	Germany	38,976	39,966	50		....	44	51
54	Daiwa Bank, Ltd., Osaka	Japan(e,u)	38,251	36,957	54		....	49	52
55	Bayerische Hypotheken-und Wechsel-Bank, Munich	Germany	37,996	39,785	51		....	83	53
56	Bankers Trust New York Corp	United States	37,975	32,662	60	+ 4	Bankers Trust New York Co.	60	54
57	Credit Suisse, Zurich	Switzerland(u)	36,602	41,185	49		....	50	55
58	Security Pacific Corp., Los Angeles	United States	34,793	31,033	62	+ 4	Security Pacific National Bank, Los Angeles	58	60
59	Toronto Dominion Bank	Canada	34,756	32,960	59		....	51	56
60	Banco Espanol de Credito, Madrid	Spain	34,707	34,745	58		....	92	57
61	First Chicago Corp	United States	34,410	32,347	61		First National Bank, Chicago	55	58
62	Casa di Risparmio delle Provincie Lombarde, Milan	Italy	32,423	25,865	75	+13	....	62k	59k
63	International Westminster Bank Plc, London	United Kingdom(t)	31,676	26,669	74	+11	....	52	59
64	Instituto Bancario San Paolo di Torino, Turin	Italy	30,781	29,083	66	+ 2	....	61	61
65	Yasuda Trust & Banking Co., Ltd., Tokyo	Japan(e,u)	29,824	27,897	72	+ 7	....	57	62
66	Nippon Credit Bank, Ltd., Tokyo	Japan(e,u)	29,217	28,746	68	+ 2	....	62	63
67	Societe Generale de Banque, Brussels	Belgium	28,851	29,449	65		....	56	64
68	Compaignie Financiere de Suez, Paris	France(h,p)	28,762	57,651	21		Banque Indosuez, Paris	79	71
69	Deutsche Genossenschaftsbank, Frankfurt	Germany	28,749	28,764	67		....	91	65
70	Credito Italiano, Milan	Italy	28,397	29,870	64		....	59	66
71	Monte dei Paschi di Siena	Italy	28,370	28,130	69		....	64	67
72	Kyowa Bank, Ltd., Tokyo	Japan(e,u)	28,357	30,361	63		....	66	68
73	American Express Co., New York	United States	28,311	25,103	77	+ 4	Amer. Express Int'l Bkg Cp., New York (y)	190	193
74	Wespac Banking Corp., Sydney	Australia	27,688	19,739	..		....	76	69
75	Banco di Roma, Rome	Italy	27,509	27,984	70		....	67	70
76	Banque Indosuez, Paris	France	26,604	24,683	..		....	79	71
77	Bank Melli Iran, Tehran	Iran	26,467	20,701	..		....	77	72
78	Shoko Chukin Bank, Tokyo	Japan(e)	26,347	27,953	71		....	63	73
79	Saitama Bank, Ltd., Urawa	Japan(e)	25,804	24,715	..		....	72	74
80	CIC Group, Paris	France	25,517	27,400	73		Credit Industrial et Commercial, Paris(j)	144	138

(a)—Assets exclude contra accounts and contingent liabilites. Foreign banks' assets are converted into dollars at New York cable rate prevailing on Dec. 31, 1982. Unless otherwise noted after name of country, data are for fiscal year ending after Sept. 30, 1982 and are consolidated to include banks more than 50% owned. (e)—Data are for Sept. 30, 1982. (h)—In 1981, Compagnie Financiere de Suez was the holding company for both Banque Indosuez (100%) and Credit Industriel et Commercial Group (70%). However, in 1982, its holdings in the CIC Group fell to approximately 35%, and the assets of CIC Group are no longer consolidated. (j)—Owns large minority interests in important regional banks which, along with the parent, are known as the CIC Group. (k)—The largest savings bank in the world both in assets and deposits. Ranks shown are the ranks the bank would have had if the bank had been included in the listing of the largest commercial banks in the world. (p)—Provisional assets available only. (t)—Figures are included in consolidated figures of parent bank. (u)—Figures are not consolidated to include banks more than 50% owned. (y)—Licensed as an agency.



Foreign Banking Activities of the Top 100 U.S. Banking Companies

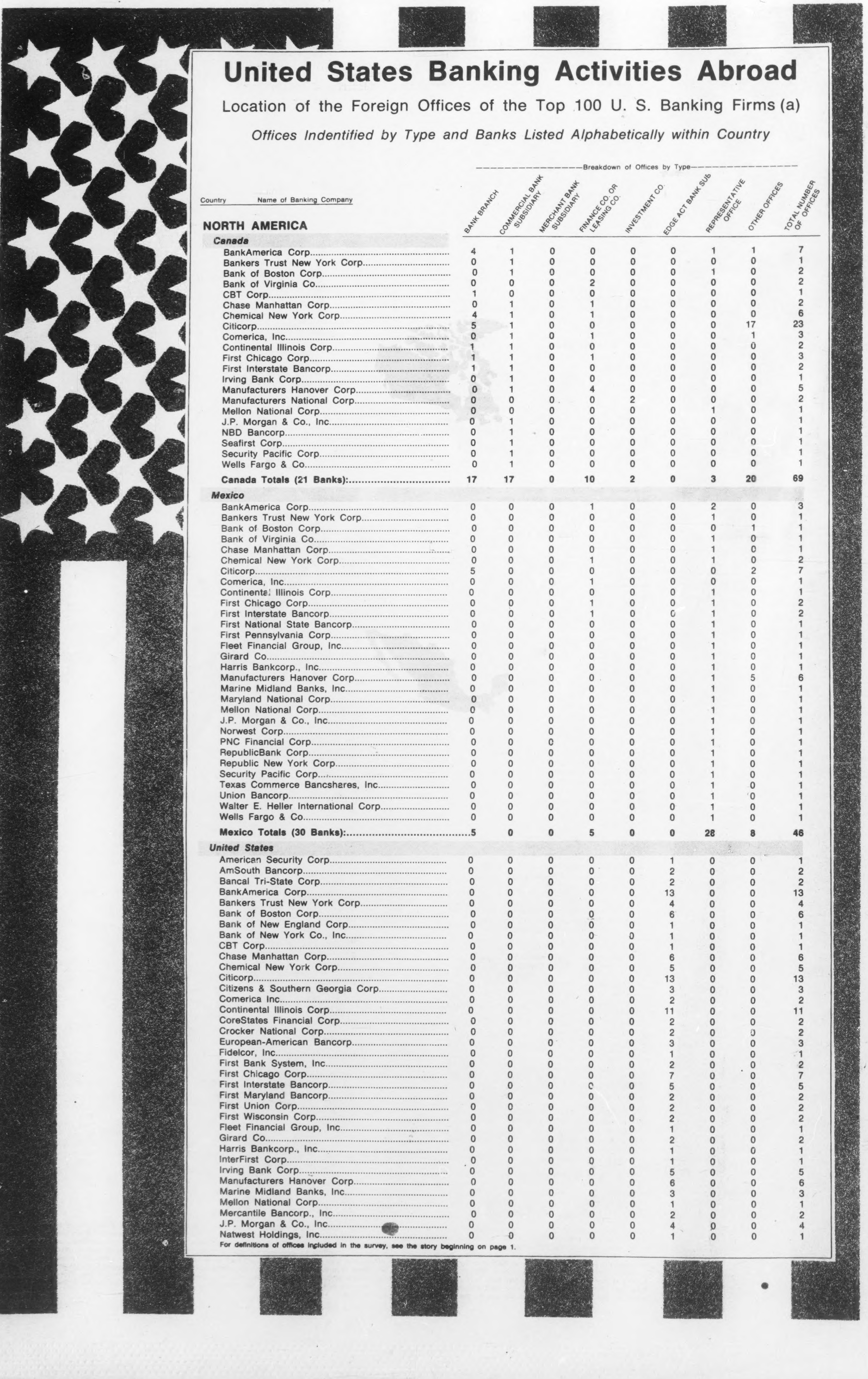
The Proportion of Total Assets in Foreign Offices

Based on Dec. 31, 1982 Assets (in thousands of dollars)

Companies Listed Alphabetically

Name of Company, City, State	Total Assets	Total Assets in Fgn. Offices	Ratio of Fgn: Total	Total No. of Off.(a) U.S. + Fgn.	Total No. of Fgn. Offices(b)	Edge Bank Offices	Asset Rank 12/31/82
Allied Bancshares Inc., Houston	$6,010,632	$ 0	0	47	0	0	47
AmSouth Bancorp., Birmingham, Ala	3,255,458	277,000	8.5	24	0	2	96
AmeriTrust Corp., Cleveland	5,753,475	0	0	126	1	0	52
American Security Corp., Wash., D.C	3,406,894	1,030,000	30.2	40	2	1	90
BanCal Tri-State Corp., San Francisco	3,839,364	1,078,000	28.1	54	10	2	81
BancOhio Corp., Columbus	5,822,355	1,136,916	19.5	273	1	0	50
Banc One Corp., Columbus, Ohio	5,028,928	0	0	206	0	0	62
BankAmerica Corp., San Francisco (m)	122,220,800	44,816,000	38.3	1,562	244	14	2
Bank of Boston Corp. (c)	18,267,397	7,982,000	45.6	264	107	7	18
Bank of New England Corp., Boston	5,065,355	941,000	18.6	36	3	1	60
Bank of New York Co., Inc	12,723,562	3,480,000	27.4	189	3	1	24
Bank of Virginia Co., Richmond	3,353,246	632,000	18.8	134	7	0	92
Bankers Trust New York Corp	40,427,059	21,149,000	52.3	97	54	4	9
Barnett Banks of Florida Inc., Jacksonville	6,932,141	0	0	201	0	0	37
BayBanks Inc., Boston	3,709,662	0	0	208	0	0	84
CBT Corp., Hartford, Conn	5,069,859	814,834	16.1	155	3	1	59
Centerre Bancorp., St. Louis, Mo	5,122,499	225,000	4.4	68	2	0	58
Chase Manhattan Corp., New York	80,862,903	41,387,000	51.2	641	160	6	3
Chemical New York Corp	48,274,842	18,662,000	38.7	438	94	5	6
Citicorp, New York (d)	129,997,000	73,316,000	60.4	1,903	941	13	1
Citizens & Southern Ga. Corp., Atlanta	6,004,578	0	0	200	6	3	48
Comerica Inc., Detroit	7,378,332	885,000	12.0	32	5	3	33
Commerce Bancshares Inc., Kansas City, Mo	3,342,976	0	0	86	1	0	93
Continental Illinois Corp., Chicago (e)	42,899,424	13,292,000	31.0	99	41	11	7
CoreStates Fin'l Corp., Philadelphia	6,301,254	1,182,254	18.8	180	15	2	44
Crocker National Corp., San Francisco (f)	24,938,759	7,234,000	29.0	393	15	2	12
Dominion Bankshares Corp., Roanoke, Va	3,224,685	0	0	157	0	0	98
Equimark Corp., Pittsburgh (g)	3,215,007	190,800	5.9	90	1	0	99
European-American Bancorp, New York	8,324,538	2,476,581	29.8	110	8	3	30
Fidelcor Inc., Philadelphia	4,119,516	1,523,000	37.0	74	2	1	75
Fidelity Union Bancorp., Newark, NJ	3,408,752	101,800	3.0	116	1	0	89
First Atlanta Corp., Ga	4,480,046	1,049,000	23.4	237	2	0	72
First Bank Systems Inc., Minneapolis	16,899,365	2,639,000	15.6	184	4	2	22
First Chicago Corp	35,876,372	14,573,000	40.6	76	53	7	11
First City Bancorp. of Texas Inc., Houston	16,567,101	2,048,000	12.4	73	5	1	23
First Interst. Bancorp, Los Angeles	40,884,296	8,124,000	19.9	1,009	33	5	8
First Maryland Bancorp., Baltimore	3,447,013	0	0	158	2	2	88
First National State Bancp., Newark, NJ	4,867,790	159,000	3.3	171	3	0	64
First of Amer. Bank Cp., Kalamazoo, Mich	3,820,043	164,100	4.3	212	1	0	82
First Oklahoma Bancorp., Inc., Oklahoma City	3,326,345	0	0	15	1	0	94
First Pennsylvania Corp., Philadelphia	5,432,841	914,000	16.8	87	6	0	54
First Security Corp., Salt Lake City, Utah	4,608,987	0	0	192	0	0	69
First Tennessee National Corp., Memphis	3,392,116	0	0	123	0	0	91
First Union Corp., Charlotte, NC	6,167,985	759,000	12.3	312	4	2	46
First Wisconsin Corp., Milwaukee	4,836,179	0	0	73	7	2	65
Fleet Fin'l Group, Inc., Providence, R.I	4,535,572	440,000	9.7	208	6	1	70
Florida National Banks of Florida, Jacksonville	3,498,496	0	0	107	0	0	87
Girard Co., Philadelphia (h)	4,812,064	637,735	13.3	192	8	2	67
Harris Bankcorp. Inc., Chicago	7,136,793	1,299,000	17.2	20	6	1	36
Hartford National Corp., Conn	4,127,897	0	0	120	0	0	74
Huntington Bcsh. Inc., Columbus, Ohio	5,244,858	1,084,000	20.7	193	3	0	57
InterFirst Corp., Dallas	21,030,401	2,903,000	13.8	65	8	1	14
IntraWest Financial Corp., Denver	3,314,069	0	0	19	1	0	95
Irving Bank Corp., New York	19,514,285	7,745,000	39.7	174	21	6	17
Lincoln First Banks Inc., Rochester, N.Y	3,891,904	21,000	0.5	154	1	0	79
Manufacturers Hanover Corp., N.Y	64,040,552	30,321,000	47.3	822	100	6	4
Manufacturers National Corp., Detroit	5,284,228	1,045,000	19.8	155	5	0	56
Marine Midland Banks Inc., Buffalo, N.Y	20,238,764	8,436,000	41.7	338	25	4	16
Maryland National Corp., Baltimore	5,055,299	982,000	19.4	230	6	0	61
Mellon National Corp., Pittsburgh	20,294,405	7,817,000	38.5	279	15	1	15
Mercantile Bancorp. Inc. St. Louis, Mo	5,691,332	805,000	14.1	70	2	2	53
Mercantile Texas Corp., Dallas (i)	10,190,043	723,658	7.1	28	1	0	27
Michigan National Corp., Bloomfield Hills	6,504,137	53,000	0.8	395	3	0	43
Midlantic Banks Inc., Edison, NJ	4,338,734	422,000	9.7	153	4	0	73
J.P. Morgan & Co. Inc., New York	58,597,000	32,927,000	56.2	74	44	5	5
National City Corp., Cleveland	6,823,425	1,095,000	16.0	161	1	0	40
Natwest Holdings Inc., New York (j)	6,807,340	1,547,000	22.7	167	5	1	41
NBD Bancorp. Inc., Detroit	12,406,937	3,194,000	25.7	235	7	0	25
NCNB Corp., Charlotte, N.C	11,559,531	1,575,000	13.6	504	14	1	26
Norstar Bancorp. Inc., Albany, N.Y	3,652,951	0	0	191	0	0	85
Northern Trust Corp., Chicago	6,252,733	920,000	14.7	18	3	2	45
Norwest Corp., Minneapolis	17,584,679	765,000	4.4	311	6	2	20
Pittsburgh National Corp. (k)	7,622,017	....	.....	...	...	...	32
PNC Financial Corp., Pittsburgh (k)	11,611,200	2,684,400	23.1	252	6	3	...
Provident National Corp., Philadelphia (k)	4,002,452	....	.....	...	...	...	76
Rainier Bancorp., Seattle	5,864,656	692,000	11.8	209	6	10	49
Republic New York Corp	9,280,172	3,486,100	37.6	55	16	2	29
RepublicBank Corp., Dallas (j)	11,554,500	2,718,700	23.5	25	12	1	20
Riggs National Corp., Washington, D.C	3,718,248	1,454,000	39.1	33	2	1	83
Seafirst Corp., Seattle, Wash. (l)	10,028,452	1,323,000	13.2	180	9	2	28
Security Pacific Corp., Los Angeles	36,991,034	9,184,000	24.8	680	29	8	10
Shawmut Corp., Boston	5,375,529	427,000	7.9	176	1	1	55
Society Corp., Cleveland	3,910,973	551,000	14.1	157	1	0	78
Southeast Banking Corp., Miami, Fla	7,274,000	0	0	8	2	0	34
Southwest Bancshares Inc., Houston	6,926,581	582,000	8.4	45	3	0	38
State Street Boston Corp	3,914,980	698,000	17.8	56	5	1	77
Sun Banks Inc., Orlando, Fla	5,004,141	34,000	0.7	167	2	0	63
Texas American Bankshares Inc., Ft. Worth	4,717,155	0	0	27	1	0	68
Texas Commerce Bancshares Inc., Houston	18,217,000	2,379,000	13.1	80	10	0	19
Third National Corp., Nashville, Tenn	3,134,560	35,219	1.1	99	1	0	100
Trust Company of Georgia, Atlanta	4,510,559	11,000	0.2	145	1	0	71
Union Bancorp., Los Angeles (j)	7,545,000	1,519,000	20.1	74	10	0	27
United Banks of Colorado Inc., Denver	3,522,248	2,000	0.1	32	1	0	86
United Jersey Banks, Princeton, N.J	3,232,127	2,000	0.1	124	1	0	97
United Virginia Bankshares Inc., Richmond	4,847,711	25,700	0.5	222	1	0	65
U.S. Bancorp., Portland, Ore	5,756,309	23,500	0.4	246	1	0	51
Valley National Corp., Phoenix, Ariz	7,183,032	20,000	0.3	231	1	0	35
Virginia National Bankshares Inc., Norfolk	3,874,158	10,000	0.3	253	1	0	80
Wachovia Corp., Winston-Salem, N.C (g)	6,916,367	0	0	203	2	2	39
Walter E. Heller Int'l Corp., Chicago	6,647,218	1,574,600	23.7	112	41	0	42
Wells Fargo & Co., San Francisco	24,814,047	5,880,000	23.7	483	29	4	13

(a)—For the purposes of this listing, "foreign offices" include all offices—except Edge banking offices—outside the U.S., Puerto Rico, the Virgin Islands, Guam, and all other U.S. territories and possessions. (Edge offices, both domestic and foreign, are shown separately.) In addition, different office types are counted separately, even if they are located in the same office building. (b)—A breakdown of offices by country and office type, begins on page 53. (c)—Average assets used to calculate percentage. (d)—Total assets are for 12/31/82. Assets in foreign offices are average assets for 1982. The ratio was calculated by using average total assets for 1982. (e)—Earning assets used to calculate percentage (f)—Did not provide a breakdown of foreign offices by country. (g)—Includes only the U.S. offices of lead bank in the total number of offices column. (h)—Acquired by Mellon National Corp., Pittsburgh, in April, 1983. (i)—Unable to obtain a total assets in foreign offices figure from the company. Therefore, the total deposits in foreign offices figure was used. (j)—All data are for lead bank only. (k)—In Jan. 1983 Pittsburgh National Corp. and Provident National Corp. merged to form a new company, PNC Financial Corp. Data shown for PNC Financial are on a pro forma basis for 12/31/82. (l)—Acquired by BankAmerica Corp., San Francisco in July, 1983. (m)—The total number of foreign offices for BankAmerica are understated. See the story beginning on page 1, for details.



United States Banking Activities Abroad

Location of the Foreign Offices of the Top 100 U. S. Banking Firms (a)

Offices Indentified by Type and Banks Listed Alphabetically within Country

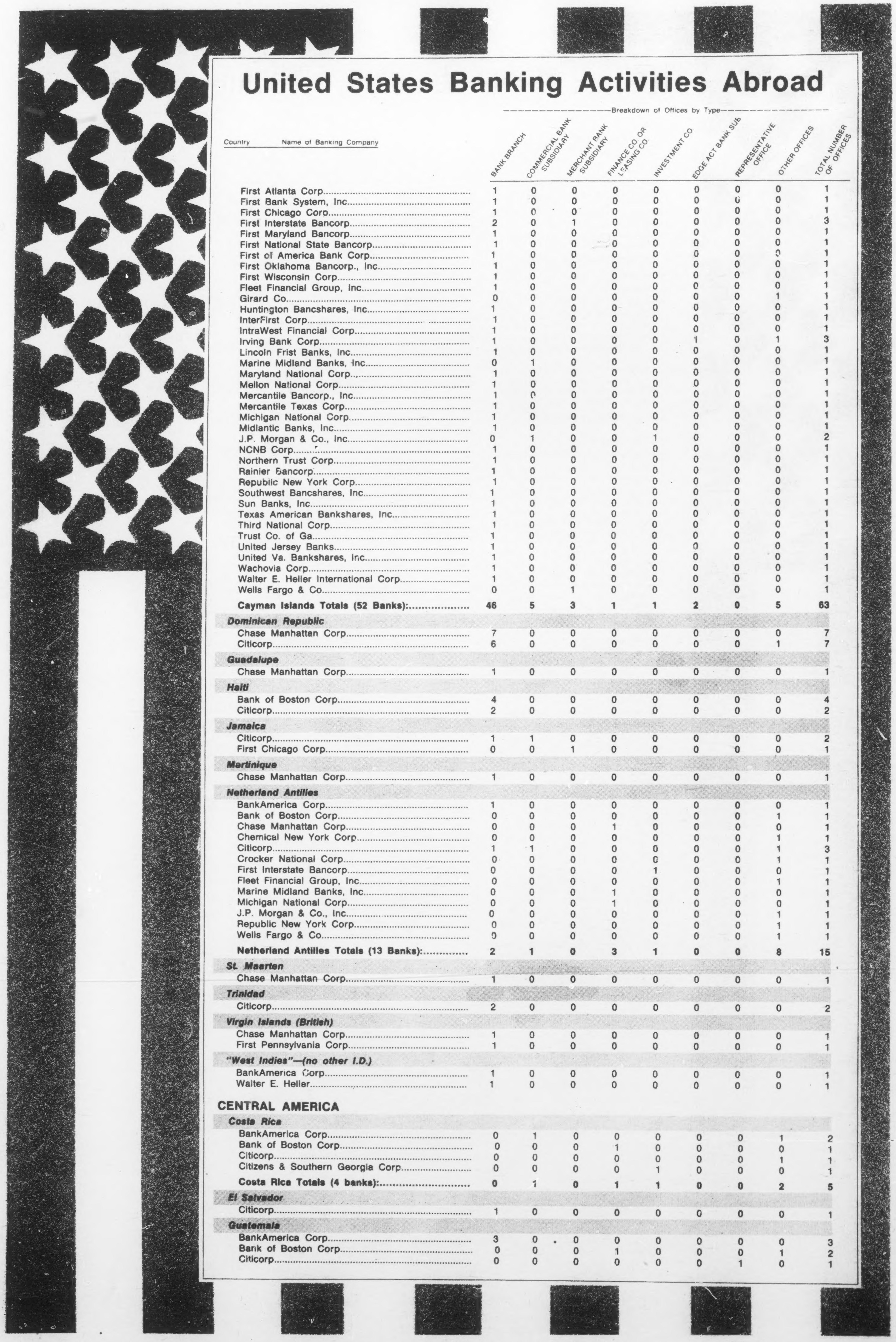
NORTH AMERICA

Country / Name of Banking Company	Breakdown of Offices by Type								
	BANK BRANCH	COMMERCIAL BANK SUBSIDIARY	MERCHANT BANK SUBSIDIARY	FINANCE CO. OR LEASING CO.	INVESTMENT CO.	EDGE ACT BANK SUB	REPRESENTATIVE OFFICE	OTHER OFFICES	TOTAL NUMBER OF OFFICES
Canada									
BankAmerica Corp	4	1	0	0	0	0	1	1	7
Bankers Trust New York Corp	0	1	0	0	0	0	0	0	1
Bank of Boston Corp	0	1	0	0	0	0	1	0	2
Bank of Virginia Co	0	0	0	2	0	0	0	0	2
CBT Corp	1	0	0	0	0	0	0	0	1
Chase Manhattan Corp	0	1	0	1	0	0	0	0	2
Chemical New York Corp	4	1	0	1	0	0	0	0	6
Citicorp	5	1	0	0	0	0	0	17	23
Comerica, Inc	0	1	0	1	0	0	0	1	3
Continental Illinois Corp	1	1	0	0	0	0	0	0	2
First Chicago Corp	1	1	0	1	0	0	0	0	3
First Interstate Bancorp	1	1	0	0	0	0	0	0	2
Irving Bank Corp	0	1	0	0	0	0	0	0	1
Manufacturers Hanover Corp	0	1	0	4	0	0	0	0	5
Manufacturers National Corp	0	0	0	0	2	0	0	0	2
Mellon National Corp	0	0	0	0	0	0	1	0	1
J.P. Morgan & Co., Inc	0	1	0	0	0	0	0	0	1
NBD Bancorp	0	1	0	0	0	0	0	0	1
Seafirst Corp	0	1	0	0	0	0	0	0	1
Security Pacific Corp	0	1	0	0	0	0	0	0	1
Wells Fargo & Co	0	1	0	0	0	0	0	0	1
Canada Totals (21 Banks):	**17**	**17**	**0**	**10**	**2**	**0**	**3**	**20**	**69**
Mexico									
BankAmerica Corp	0	0	0	1	0	0	2	0	3
Bankers Trust New York Corp	0	0	0	0	0	0	1	0	1
Bank of Boston Corp	0	0	0	0	0	0	0	1	1
Bank of Virginia Co	0	0	0	0	0	0	1	0	1
Chase Manhattan Corp	0	0	0	0	0	0	1	0	1
Chemical New York Corp	0	0	0	1	0	0	1	0	2
Citicorp	5	0	0	0	0	0	0	2	7
Comerica, Inc	0	0	0	1	0	0	0	0	1
Continental Illinois Corp	0	0	0	0	0	0	1	0	1
First Chicago Corp	0	0	0	1	0	0	1	0	2
First Interstate Bancorp	0	0	0	1	0	0	1	0	2
First National State Bancorp	0	0	0	0	0	0	1	0	1
First Pennsylvania Corp	0	0	0	0	0	0	1	0	1
Fleet Financial Group, Inc	0	0	0	0	0	0	1	0	1
Girard Co	0	0	0	0	0	0	1	0	1
Harris Bankcorp., Inc	0	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp	0	0	0	0	0	0	1	5	6
Marine Midland Banks, Inc	0	0	0	0	0	0	1	0	1
Maryland National Corp	0	0	0	0	0	0	1	0	1
Mellon National Corp	0	0	0	0	0	0	1	0	1
J.P. Morgan & Co., Inc	0	0	0	0	0	0	1	0	1
Norwest Corp	0	0	0	0	0	0	1	0	1
PNC Financial Corp	0	0	0	0	0	0	1	0	1
RepublicBank Corp	0	0	0	0	0	0	1	0	1
Republic New York Corp	0	0	0	0	0	0	1	0	1
Security Pacific Corp	0	0	0	0	0	0	1	0	1
Texas Commerce Bancshares, Inc	0	0	0	0	0	0	1	0	1
Union Bancorp	0	0	0	0	0	0	1	0	1
Walter E. Heller International Corp	0	0	0	0	0	0	1	0	1
Wells Fargo & Co	0	0	0	0	0	0	1	0	1
Mexico Totals (30 Banks):	**5**	**0**	**0**	**5**	**0**	**0**	**28**	**8**	**46**
United States									
American Security Corp	0	0	0	0	0	1	0	0	1
AmSouth Bancorp	0	0	0	0	0	2	0	0	2
Bancal Tri-State Corp	0	0	0	0	0	2	0	0	2
BankAmerica Corp	0	0	0	0	0	13	0	0	13
Bankers Trust New York Corp	0	0	0	0	0	4	0	0	4
Bank of Boston Corp	0	0	0	0	0	6	0	0	6
Bank of New England Corp	0	0	0	0	0	1	0	0	1
Bank of New York Co., Inc	0	0	0	0	0	1	0	0	1
CBT Corp	0	0	0	0	0	1	0	0	1
Chase Manhattan Corp	0	0	0	0	0	6	0	0	6
Chemical New York Corp	0	0	0	0	0	5	0	0	5
Citicorp	0	0	0	0	0	13	0	0	13
Citizens & Southern Georgia Corp	0	0	0	0	0	3	0	0	3
Comerica Inc	0	0	0	0	0	2	0	0	2
Continental Illinois Corp	0	0	0	0	0	11	0	0	11
CoreStates Financial Corp	0	0	0	0	0	2	0	0	2
Crocker National Corp	0	0	0	0	0	2	0	0	2
European-American Bancorp	0	0	0	0	0	3	0	0	3
Fidelcor, Inc	0	0	0	0	0	1	0	0	1
First Bank System, Inc	0	0	0	0	0	2	0	0	2
First Chicago Corp	0	0	0	0	0	7	0	0	7
First Interstate Bancorp	0	0	0	0	0	5	0	0	5
First Maryland Bancorp	0	0	0	0	0	2	0	0	2
First Union Corp	0	0	0	0	0	2	0	0	2
First Wisconsin Corp	0	0	0	0	0	2	0	0	2
Fleet Financial Group, Inc	0	0	0	0	0	1	0	0	1
Girard Co	0	0	0	0	0	2	0	0	2
Harris Bankcorp., Inc	0	0	0	0	0	1	0	0	1
InterFirst Corp	0	0	0	0	0	1	0	0	1
Irving Bank Corp	0	0	0	0	0	5	0	0	5
Manufacturers Hanover Corp	0	0	0	0	0	6	0	0	6
Marine Midland Banks, Inc	0	0	0	0	0	3	0	0	3
Mellon National Corp	0	0	0	0	0	1	0	0	1
Mercantile Bancorp., Inc	0	0	0	0	0	2	0	0	2
J.P. Morgan & Co., Inc	0	0	0	0	0	4	0	0	4
Natwest Holdings, Inc	0	0	0	0	0	1	0	0	1

For definitions of offices included in the survey, see the story beginning on page 1.

United States Banking Activities Abroad

Country	Name of Banking Company	Breakdown of Offices by Type: BANK BRANCH	COMMERCIAL BANK SUBSIDIARY	MERCHANT BANK SUBSIDIARY	FINANCE CO. OR LEASING CO	INVESTMENT CO.	EDGE ACT BANK SUb	REPRESENTATIVE OFFICE	OTHER OFFICES	TOTAL NUMBER OF OFFICES
	NCNB Corp	0	0	0	0	0	1	0	0	1
	Northern Trust Corp	0	0	0	0	0	2	0	0	2
	Norwest Corp	0	0	0	0	0	2	0	0	2
	PNC Financial Corp	0	0	0	0	0	3	0	0	3
	Rainier Bancorp	0	0	0	0	0	2	0	0	2
	RepublicBank Corp	0	0	0	0	0	1	0	0	1
	Republic New York Corp	0	0	0	0	0	2	0	0	2
	Riggs National Corp	0	0	0	0	0	1	0	0	1
	Seafirst Corp	0	0	0	0	0	2	0	0	2
	Security Pacific Corp	0	0	0	0	0	8	0	0	8
	Shawmut Corp	0	0	0	0	0	1	0	0	1
	State Street Boston Corp	0	0	0	0	0	1	0	0	1
	Texas Commerce Bancshares, Inc	0	0	0	0	0	1	0	0	1
	Wachovia Corp	0	0	0	0	0	2	0	0	2
	Wells Fargc & Co	0	0	0	0	0	3	0	0	3
	U.S. Totals (51 Banks):	**0**	**0**	**0**	**0**	**0**	**157**	**0**	**0**	**157**
CARIBBEAN										
Bahamas										
	American Security Corp	1	1	0	0	0	0	0	0	2
	AmreriTrust Corp	1	0	0	0	0	0	0	0	1
	BanCal Tri-State Corp	1	0	0	0	0	0	0	0	1
	BankAmerica Corp	1	0	0	0	0	1	0	1	3
	Bankers Trust New York Corp	1	0	0	0	0	0	0	0	1
	Bank of Boston Corp	1	0	0	0	0	0	0	1	2
	Bank of New England Corp	1	0	0	0	0	0	0	0	1
	Bank of Virginia Co	1	1	0	0	0	0	0	0	2
	CBT Corp	1	0	0	0	0	0	0	0	1
	Centerre Bancorp	1	0	0	0	0	0	0	0	1
	Chase Manhattan Corp	4	1	0	0	0	0	0	0	5
	Chemical New York Corp	1	1	0	0	0	0	0	2	4
	Citicorp	2	2	0	0	0	0	0	1	5
	Citizens & Southern Ga. Corp	1	0	0	0	0	0	0	0	1
	Comerica, Inc	0	0	0	0	0	1	0	0	1
	Continental Illinois Corp	1	0	0	0	0	0	0	0	1
	CoreStates Financial Corp	1	0	0	0	0	0	0	0	1
	Equimark Corp	1	0	0	0	0	0	0	0	1
	European American Bancorp	1	1	0	0	0	0	0	0	2
	Fidelcor, Inc	1	0	0	0	0	0	0	0	1
	Fidelity Union Bancorp	1	0	0	0	0	0	0	0	1
	First Bank System, Inc	1	0	0	0	0	0	0	0	1
	First City Bancorp. of Texas, Inc	1	0	0	0	0	0	0	0	1
	First Interstate Bancorp	2	0	0	0	0	0	0	0	2
	First Pennsylvanià Corp	1	0	0	0	0	0	0	0	1
	First Union Corp	1	0	0	0	0	0	0	0	1
	Harris Bankcorp, Inc	1	0	0	0	0	0	0	0	1
	Huntington Bancshares, Inc	1	0	0	0	0	0	0	0	1
	J.P. Morgan & Co., Inc	1	1	0	0	0	1	0	0	3
	Manufacturers Hanover Corp	1	0	0	0	0	0	0	0	1
	Manufacturers National Corp	1	0	0	0	0	0	0	0	1
	Marine Midland Banks, Inc	1	0	0	0	0	1	0	0	2
	Maryland National Corp	1	0	0	0	0	0	0	0	1
	Michigan National Corp	1	0	0	0	0	0	0	0	1
	National City Corp	1	0	0	0	0	0	0	0	1
	Natwest Holdings Inc	1	0	0	0	0	0	0	0	1
	NBD Bancorp., Inc	1	0	0	0	0	0	0	0	1
	Norwest Corp	1	0	0	0	0	0	0	0	1
	PNC Financial Corp	1	0	0	0	0	0	0	0	1
	RepublicBank Corp	1	0	0	0	0	0	0	0	1
	Seafirst Corp	1	0	0	0	0	0	0	0	1
	Security Pacific Corp	1	0	0	0	0	0	0	0	1
	Shawmut Corp	1	0	0	0	0	0	0	0	1
	Society Corp	1	0	0	0	0	0	0	0	1
	Southwest Bancshares, Inc	1	0	0	0	0	0	0	0	1
	Texas Commerce Bancshares, Inc	0	0	0	0	0	0	1	0	1
	U.S. Bancorp	1	0	0	0	0	0	0	0	1
	Union Bancorp	1	0	0	0	0	0	0	0	1
	United Banks of Colorado, Inc	1	0	0	0	0	0	0	0	1
	Valley National Corp	0	0	0	0	0	0	1	0	1
	Virgina National Bancshares, Inc	1	0	0	0	0	0	0	0	1
	Wells Fargo & Co	1	0	0	0	0	0	0	0	1
	Bahamas Totals (52 Banks):	**54**	**8**	**0**	**0**	**0**	**4**	**2**	**5**	**73**
Barbados										
	Chase Manhattan Corp	1	0	0	0	0	0	0	0	1
	Citicorp	2	0	0	0	0	0	0	0	2
Bermuda										
	Chemical New York Corp	0	0	0	1	0	0	0	0	1
	Citicorp	0	0	0	0	0	0	0	1	1
	European-American Bancorp	0	1	0	0	0	0	0	1	2
	J.P. Morgan & Co., Inc	0	0	0	0	1	0	0	0	1
	Bermuda Totals (4 Banks):	**0**	**1**	**0**	**1**	**1**	**0**	**0**	**2**	**5**
Cayman Islands										
	BancOhio Corp	1	0	0	0	0	0	0	0	1
	BankAmerica Corp	1	0	0	0	0	0	0	0	1
	Bankers Trust New York Corp	0	0	1	0	0	0	0	1	2
	Bank of Boston Corp	2	0	0	0	0	1	0	2	5
	Bank of New York Co., Inc	1	0	0	0	0	0	0	0	1
	Bank of Virginia Co	0	1	0	0	0	0	0	0	1
	CBT Corp	1	0	0	0	0	0	0	0	1
	Chase Manhattan Corp	1	1	0	0	0	0	0	0	2
	Chemical New York Corp	0	0	0	1	0	0	0	0	1
	Citicorp	1	1	0	0	0	0	0	0	2
	Comerica, Inc	1	0	0	0	0	0	0	0	1
	Commerce Bancshares, Inc	1	0	0	0	0	0	0	0	1
	Crocker National Corp	0	0	0	0	0	0	0	1	1
	European American Bancorp	1	0	0	0	0	0	0	0	1



United States Banking Activities Abroad

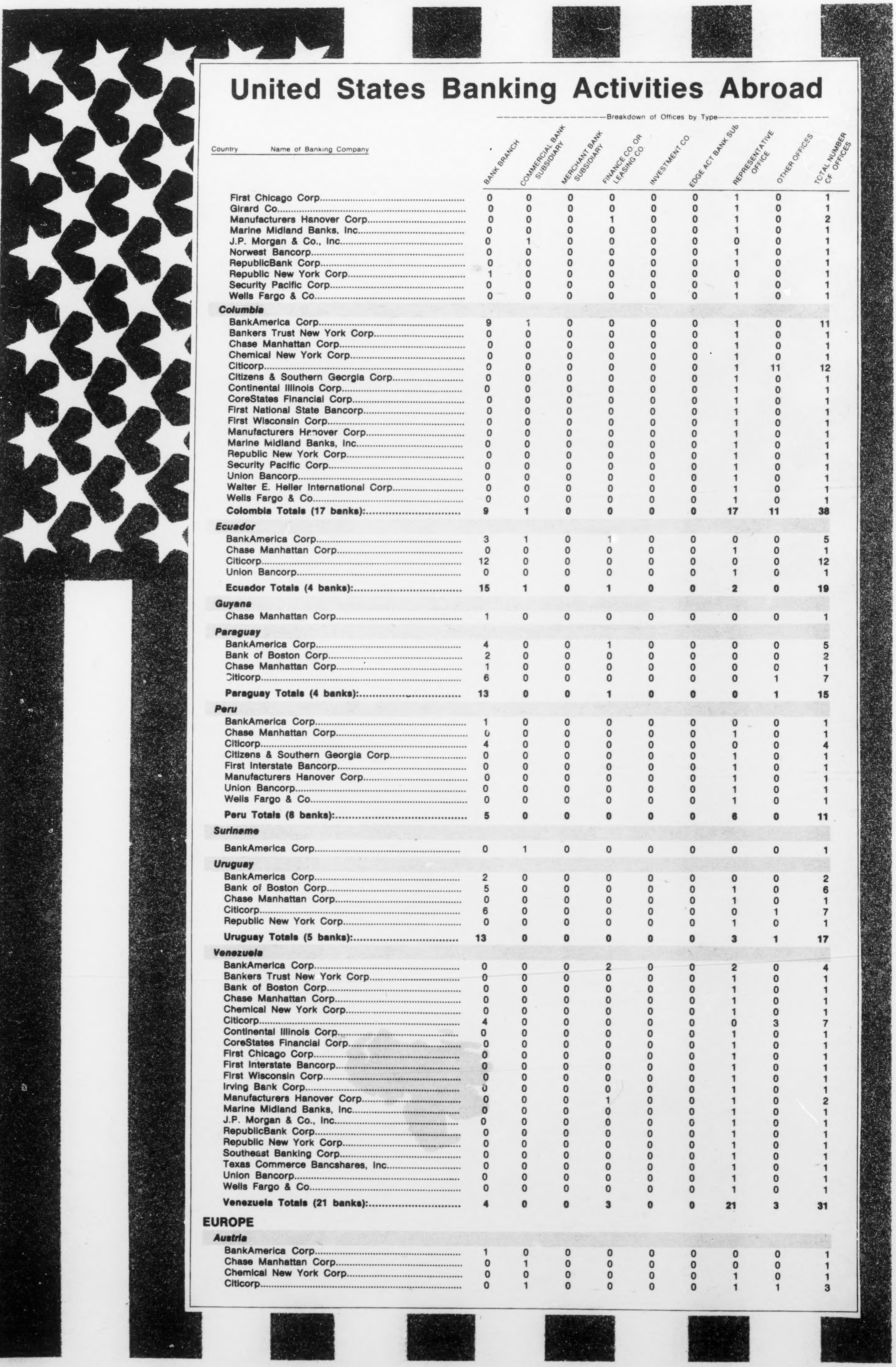
Country / Name of Banking Company	Bank Branch	Commercial Bank Subsidiary	Merchant Bank Subsidiary	Finance Co. or Leasing Co.	Investment Co	Edge Act Bank Sub	Representative Office	Other Offices	Total Number of Offices
	Breakdown of Offices by Type								
First Atlanta Corp	1	0	0	0	0	0	0	0	1
First Bank System, Inc	1	0	0	0	0	0	0	0	1
First Chicago Corp	1	0	0	0	0	0	0	0	1
First Interstate Bancorp	2	0	1	0	0	0	0	0	3
First Maryland Bancorp	1	0	0	0	0	0	0	0	1
First National State Bancorp	1	0	0	0	0	0	0	0	1
First of America Bank Corp	1	0	0	0	0	0	0	0	1
First Oklahoma Bancorp., Inc	1	0	0	0	0	0	0	0	1
First Wisconsin Corp	1	0	0	0	0	0	0	0	1
Fleet Financial Group, Inc	1	0	0	0	0	0	0	0	1
Girard Co	0	0	0	0	0	0	0	1	1
Huntington Bancshares, Inc	1	0	0	0	0	0	0	0	1
InterFirst Corp	1	0	0	0	0	0	0	0	1
IntraWest Financial Corp	1	0	0	0	0	0	0	0	1
Irving Bank Corp	1	0	0	0	0	1	0	1	3
Lincoln Frist Banks, Inc	1	0	0	0	0	0	0	0	1
Marine Midland Banks, Inc	0	1	0	0	0	0	0	0	1
Maryland National Corp	1	0	0	0	0	0	0	0	1
Mellon National Corp	1	0	0	0	0	0	0	0	1
Mercantile Bancorp., Inc	1	0	0	0	0	0	0	0	1
Mercantile Texas Corp	1	0	0	0	0	0	0	0	1
Michigan National Corp	1	0	0	0	0	0	0	0	1
Midlantic Banks, Inc	1	0	0	0	0	0	0	0	1
J.P. Morgan & Co., Inc	0	1	0	0	1	0	0	0	2
NCNB Corp	1	0	0	0	0	0	0	0	1
Northern Trust Corp	1	0	0	0	0	0	0	0	1
Rainier Bancorp	1	0	0	0	0	0	0	0	1
Republic New York Corp	1	0	0	0	0	0	0	0	1
Southwest Bancshares, Inc	1	0	0	0	0	0	0	0	1
Sun Banks, Inc	1	0	0	0	0	0	0	0	1
Texas American Bankshares, Inc	1	0	0	0	0	0	0	0	1
Third National Corp	1	0	0	0	0	0	0	0	1
Trust Co. of Ga	1	0	0	0	0	0	0	0	1
United Jersey Banks	1	0	0	0	0	0	0	0	1
United Va. Bankshares, Inc	1	0	0	0	0	0	0	0	1
Wachovia Corp	1	0	0	0	0	0	0	0	1
Walter E. Heller International Corp	1	0	0	0	0	0	0	0	1
Wells Fargo & Co	0	0	1	0	0	0	0	0	1
Cayman Islands Totals (52 Banks):	**46**	**5**	**3**	**1**	**1**	**2**	**0**	**5**	**63**
Dominican Republic									
Chase Manhattan Corp	7	0	0	0	0	0	0	0	7
Citicorp	6	0	0	0	0	0	0	1	7
Guadalupe									
Chase Manhattan Corp	1	0	0	0	0	0	0	0	1
Haiti									
Bank of Boston Corp	4	0	0	0	0	0	0	0	4
Citicorp	2	0	0	0	0	0	0	0	2
Jamaica									
Citicorp	1	1	0	0	0	0	0	0	2
First Chicago Corp	0	0	1	0	0	0	0	0	1
Martinique									
Chase Manhattan Corp	1	0	0	0	0	0	0	0	1
Netherland Antilles									
BankAmerica Corp	1	0	0	0	0	0	0	0	1
Bank of Boston Corp	0	0	0	0	0	0	0	1	1
Chase Manhattan Corp	0	0	0	1	0	0	0	0	1
Chemical New York Corp	0	0	0	0	0	0	0	1	1
Citicorp	1	1	0	0	0	0	0	1	3
Crocker National Corp	0	0	0	0	0	0	0	1	1
First Interstate Bancorp	0	0	0	0	1	0	0	0	1
Fleet Financial Group, Inc	0	0	0	0	0	0	0	1	1
Marine Midland Banks, Inc	0	0	0	1	0	0	0	0	1
Michigan National Corp	0	0	0	1	0	0	0	0	1
J.P. Morgan & Co., Inc	0	0	0	0	0	0	0	1	1
Republic New York Corp	0	0	0	0	0	0	0	1	1
Wells Fargo & Co	0	0	0	0	0	0	0	1	1
Netherland Antilles Totals (13 Banks):	**2**	**1**	**0**	**3**	**1**	**0**	**0**	**8**	**15**
St. Maarten									
Chase Manhattan Corp	1	0	0	0	0	0	0	0	1
Trinidad									
Citicorp	2	0	0	0	0	0	0	0	2
Virgin Islands (British)									
Chase Manhattan Corp	1	0	0	0	0	0	0	0	1
First Pennsylvania Corp	1	0	0	0	0	0	0	0	1
"West Indies"—(no other I.D.)									
BankAmerica Corp	1	0	0	0	0	0	0	0	1
Walter E. Heller	1	0	0	0	0	0	0	0	1

CENTRAL AMERICA

Country / Name of Banking Company	Bank Branch	Commercial Bank Subsidiary	Merchant Bank Subsidiary	Finance Co. or Leasing Co.	Investment Co	Edge Act Bank Sub	Representative Office	Other Offices	Total Number of Offices
Costa Rica									
BankAmerica Corp	0	1	0	0	0	0	0	1	2
Bank of Boston Corp	0	0	0	1	0	0	0	0	1
Citicorp	0	0	0	0	0	0	0	1	1
Citizens & Southern Georgia Corp	0	0	0	0	1	0	0	0	1
Costa Rica Totals (4 banks):	**0**	**1**	**0**	**1**	**1**	**0**	**0**	**2**	**5**
El Salvador									
Citicorp	1	0	0	0	0	0	0	0	1
Guatemala									
BankAmerica Corp	3	0	0	0	0	0	0	0	3
Bank of Boston Corp	0	0	0	1	0	0	0	1	2
Citicorp	0	0	0	0	0	0	1	0	1

United States Banking Activities Abroad

Country	Name of Banking Company	Breakdown of Offices by Type: BANK BRANCH	COMMERCIAL BANK SUBSIDIARY	MERCHANT BANK SUBSIDIARY	FINANCE CO. OR LEASING CO.	INVESTMENT CO.	EDGE ACT BANK SUb	REPRESENTATIVE OFFICE	OTHER OFFICES	TOTAL NUMBER OF OFFICES
	Guatemala Totals (3 banks):	**3**	**0**	**0**	**1**	**0**	**0**	**1**	**1**	**6**
Honduras										
	BankAmerica Corp.	4	0	0	0	0	0	0	0	4
	Bank of Boston Corp.	0	0	0	1	0	0	0	0	1
	Citicorp	3	1	0	0	0	0	0	0	4
	Honduras Totals (3 banks):	**7**	**1**	**0**	**1**	**0**	**0**	**0**	**0**	**9**
Nicaragua										
	Citicorp	1	0	0	0	0	0	0	0	1
Panama										
	BankAmerica Corp.	6	0	0	1	0	0	0	3	10
	Bankers Trust New York Corp.	1	0	0	0	0	0	0	1	2
	Bank of Boston Corp.	1	0	0	0	0	0	0	0	1
	Chase Manhattan Corp.	12	0	0	0	0	0	0	1	13
	Citicorp	8	1	0	0	0	0	0	0	9
	CoreStates Financial Corp.	0	0	0	0	0	0	1	0	1
	First Chicago Corp.	1	0	1	0	0	0	0	0	2
	Marine Midland Banks, Inc.	1	0	0	0	0	0	0	0	1
	Security Pacific Corp.	0	0	0	0	0	0	1	0	1
	Panama Totals (9 banks):	**30**	**1**	**1**	**1**	**0**	**0**	**2**	**5**	**40**
SOUTH AMERICA										
Argentina										
	BankAmerica Corp.	7	1	0	0	0	0	1	0	9
	Bankers Trust New York Corp.	0	0	0	0	0	0	1	0	1
	Bank of Boston Corp.	22	0	0	0	0	0	0	3	25
	Chase Manhattan Corp.	14	0	0	0	0	0	1	0	15
	Citicorp	22	0	0	0	0	0	0	24	46
	Chemical New York Corp.	0	0	0	0	0	0	1	0	1
	Continental Illinois Corp.	1	0	0	0	0	0	1	0	2
	CoreStates Financial Corp.	0	0	0	0	0	0	1	0	1
	First Chicago Corp.	0	0	0	0	0	0	1	0	1
	First Interstate Bancorp.	0	0	0	0	0	0	1	0	1
	First Wisconsin Corp.	0	0	0	0	0	0	1	0	1
	Irving Bank Corp.	0	0	0	0	0	0	1	0	1
	Manufacturers Hanover Corp.	1	0	0	0	0	0	1	0	2
	Marine Midland Banks, Inc.	0	0	0	0	0	0	1	0	1
	Mellon National Corp.	0	0	0	0	0	0	1	0	1
	J.P. Morgan & Co., Inc.	1	0	0	0	0	0	0	0	1
	RepublicBank Corp.	0	0	0	0	0	0	1	0	1
	RepublicBank Corp.	0	0	0	0	0	0	1	0	1
	Republic New York Corp.	1	0	0	0	0	0	1	0	2
	Security Pacific Corp.	0	0	0	0	0	0	1	0	1
	Union Bancorp.	0	0	0	0	0	0	1	0	1
	Wells Fargo & Co.	1	0	0	0	0	0	0	0	1
	Argentina Totals (21 banks):	**70**	**1**	**0**	**0**	**0**	**0**	**17**	**27**	**115**
Brazil										
	BanCal Tri-State Corp.	0	0	0	0	0	0	1	0	1
	BankAmerica Corp.	6	1	0	0	1	0	3	0	11
	Bankers Trust New York Corp.	0	0	0	0	0	0	2	0	2
	Bank of Boston Corp.	5	0	0	2	0	0	0	5	12
	Bank of New England Corp.	0	0	0	0	0	0	1	0	1
	Chase Manhattan Corp.	0	1	0	3	0	0	1	2	7
	Chemical New York Corp.	0	0	0	2	0	0	2	0	4
	Citicorp	11	0	0	0	0	0	0	16	27
	Citizens & Southern Georgia Corp.	0	0	0	0	1	0	0	0	1
	Continental Illinois Corp.	0	0	0	1	0	0	0	0	1
	CoreStates Financial Corp.	0	0	0	0	0	0	1	0	1
	First Chicago Corp.	0	0	0	1	0	0	1	0	2
	First Interstate Bancorp.	0	0	0	0	0	0	1	0	1
	First Pennsylvania Corp.	0	0	0	0	0	0	1	0	1
	First Wisconsin Corp.	0	0	0	0	0	0	1	0	1
	Harris Bankcorp.	0	0	0	0	0	0	1	0	1
	InterFirst Corp.	0	0	0	0	0	0	1	0	1
	Irving Bank Corp.	0	0	0	0	0	0	1	0	1
	Manufacturers Hanover Corp.	0	0	0	0	0	0	2	5	7
	Marine Midland Banks, Inc.	0	0	0	0	0	0	1	0	1
	Maryland National Corp.	0	0	0	0	0	0	1	0	1
	Mellon National Corp.	0	0	0	0	0	0	1	0	1
	Mercantile Bancorp., Inc.	1	0	0	0	0	0	0	0	1
	J.P. Morgan & Co., Inc.	0	0	0	0	1	0	1	0	2
	NCNB Corp.	0	0	0	0	0	0	1	0	1
	Natwest Holdings, Inc.	0	0	0	0	0	0	1	0	1
	PNC Financial Corp.	0	0	0	0	0	0	1	0	1
	RepublicBank Corp.	0	0	0	0	0	0	1	0	1
	Republic New York Corp.	0	0	0	0	0	0	2	0	2
	Security Pacific Corp.	0	0	0	0	0	0	1	0	1
	Texas Commerce Bancshares, Inc.	0	0	0	0	0	0	1	0	1
	Union Bancorp.	0	0	0	0	0	0	1	0	1
	Walter E. Heller International Corp.	0	0	0	0	0	0	1	0	1
	Wells Fargo & Co.	0	0	0	0	0	0	1	0	1
	Brazil Totals (34 banks):	**23**	**2**	**0**	**9**	**3**	**0**	**35**	**28**	**100**
Bolivia										
	BankAmerica Corp.	3	0	0	0	0	0	0	0	3
	Bank of Boston Corp.	2	0	0	0	0	0	0	0	2
	Citicorp	1	0	0	0	0	0	0	0	1
	Bolivia Totals (3 banks):	**6**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**6**
Chile										
	Bankers Trust New York Corp.	0	0	0	0	0	0	1	0	1
	Bank of Boston Corp.	2	0	0	0	0	0	0	0	2
	Chase Manhattan Corp.	1	0	0	0	0	0	0	0	1
	Chemical New York Corp.	0	0	0	0	0	0	1	0	1
	Citicorp	5	0	0	0	0	0	0	3	8
	Continental Illinois Corp.	1	0	0	0	0	0	0	0	1



United States Banking Activities Abroad

Country	Name of Banking Company	Breakdown of Offices by Type								
		BANK BRANCH	COMMERCIAL BANK SUBSIDIARY	MERCHANT BANK SUBSIDIARY	FINANCE CO. OR LEASING CO.	INVESTMENT CO.	EDGE ACT BANK SUB	REPRESENTATIVE OFFICE	OTHER OFFICES	TOTAL NUMBER OF OFFICES
	First Chicago Corp.	0	0	0	0	0	0	1	0	1
	Girard Co.	0	0	0	0	0	0	1	0	1
	Manufacturers Hanover Corp.	0	0	0	1	0	0	1	0	2
	Marine Midland Banks, Inc.	0	0	0	0	0	0	1	0	1
	J.P. Morgan & Co., Inc.	0	1	0	0	0	0	0	0	1
	Norwest Bancorp.	0	0	0	0	0	0	1	0	1
	RepublicBank Corp.	0	0	0	0	0	0	1	0	1
	Republic New York Corp.	1	0	0	0	0	0	0	0	1
	Security Pacific Corp.	0	0	0	0	0	0	1	0	1
	Wells Fargo & Co.	0	0	0	0	0	0	1	0	1
Columbia										
	BankAmerica Corp.	9	1	0	0	0	0	1	0	11
	Bankers Trust New York Corp.	0	0	0	0	0	0	1	0	1
	Chase Manhattan Corp.	0	0	0	0	0	0	1	0	1
	Chemical New York Corp.	0	0	0	0	0	0	1	0	1
	Citicorp.	0	0	0	0	0	0	1	11	12
	Citizens & Southern Georgia Corp.	0	0	0	0	0	0	1	0	1
	Continental Illinois Corp.	0	0	0	0	0	0	1	0	1
	CoreStates Financial Corp.	0	0	0	0	0	0	1	0	1
	First National State Bancorp.	0	0	0	0	0	0	1	0	1
	First Wisconsin Corp.	0	0	0	0	0	0	1	0	1
	Manufacturers Hanover Corp.	0	0	0	0	0	0	1	0	1
	Marine Midland Banks, Inc.	0	0	0	0	0	0	1	0	1
	Republic New York Corp.	0	0	0	0	0	0	1	0	1
	Security Pacific Corp.	0	0	0	0	0	0	1	0	1
	Union Bancorp.	0	0	0	0	0	0	1	0	1
	Walter E. Heller International Corp.	0	0	0	0	0	0	1	0	1
	Wells Fargo & Co.	0	0	0	0	0	0	1	0	1
	Colombia Totals (17 banks):	**9**	**1**	**0**	**0**	**0**	**0**	**17**	**11**	**38**
Ecuador										
	BankAmerica Corp.	3	1	0	1	0	0	0	0	5
	Chase Manhattan Corp.	0	0	0	0	0	0	1	0	1
	Citicorp.	12	0	0	0	0	0	0	0	12
	Union Bancorp.	0	0	0	0	0	0	1	0	1
	Ecuador Totals (4 banks):	**15**	**1**	**0**	**1**	**0**	**0**	**2**	**0**	**19**
Guyana										
	Chase Manhattan Corp.	1	0	0	0	0	0	0	0	1
Paraguay										
	BankAmerica Corp.	4	0	0	1	0	0	0	0	5
	Bank of Boston Corp.	2	0	0	0	0	0	0	0	2
	Chase Manhattan Corp.	1	0	0	0	0	0	0	0	1
	Citicorp.	6	0	0	0	0	0	0	1	7
	Paraguay Totals (4 banks):	**13**	**0**	**0**	**1**	**0**	**0**	**0**	**1**	**15**
Peru										
	BankAmerica Corp.	1	0	0	0	0	0	0	0	1
	Chase Manhattan Corp.	0	0	0	0	0	0	1	0	1
	Citicorp.	4	0	0	0	0	0	0	0	4
	Citizens & Southern Georgia Corp.	0	0	0	0	0	0	1	0	1
	First Interstate Bancorp.	0	0	0	0	0	0	1	0	1
	Manufacturers Hanover Corp.	0	0	0	0	0	0	1	0	1
	Union Bancorp.	0	0	0	0	0	0	1	0	1
	Wells Fargo & Co.	0	0	0	0	0	0	1	0	1
	Peru Totals (8 banks):	**5**	**0**	**0**	**0**	**0**	**0**	**6**	**0**	**11**
Suriname										
	BankAmerica Corp.	0	1	0	0	0	0	0	0	1
Uruguay										
	BankAmerica Corp.	2	0	0	0	0	0	0	0	2
	Bank of Boston Corp.	5	0	0	0	0	0	1	0	6
	Chase Manhattan Corp.	0	0	0	0	0	0	1	0	1
	Citicorp.	6	0	0	0	0	0	0	1	7
	Republic New York Corp.	0	0	0	0	0	0	1	0	1
	Uruguay Totals (5 banks):	**13**	**0**	**0**	**0**	**0**	**0**	**3**	**1**	**17**
Venezuela										
	BankAmerica Corp.	0	0	0	2	0	0	2	0	4
	Bankers Trust New York Corp.	0	0	0	0	0	0	1	0	1
	Bank of Boston Corp.	0	0	0	0	0	0	1	0	1
	Chase Manhattan Corp.	0	0	0	0	0	0	1	0	1
	Chemical New York Corp.	0	0	0	0	0	0	1	0	1
	Citicorp.	4	0	0	0	0	0	0	3	7
	Continental Illinois Corp.	0	0	0	0	0	0	1	0	1
	CoreStates Financial Corp.	0	0	0	0	0	0	1	0	1
	First Chicago Corp.	0	0	0	0	0	0	1	0	1
	First Interstate Bancorp.	0	0	0	0	0	0	1	0	1
	First Wisconsin Corp.	0	0	0	0	0	0	1	0	1
	Irving Bank Corp.	0	0	0	0	0	0	1	0	1
	Manufacturers Hanover Corp.	0	0	0	1	0	0	1	0	2
	Marine Midland Banks, Inc.	0	0	0	0	0	0	1	0	1
	J.P. Morgan & Co., Inc.	0	0	0	0	0	0	1	0	1
	RepublicBank Corp.	0	0	0	0	0	0	1	0	1
	Republic New York Corp.	0	0	0	0	0	0	1	0	1
	Southeast Banking Corp.	0	0	0	0	0	0	1	0	1
	Texas Commerce Bancshares, Inc.	0	0	0	0	0	0	1	0	1
	Union Bancorp.	0	0	0	0	0	0	1	0	1
	Wells Fargo & Co.	0	0	0	0	0	0	1	0	1
	Venezuela Totals (21 banks):	**4**	**0**	**0**	**3**	**0**	**0**	**21**	**3**	**31**
EUROPE										
Austria										
	BankAmerica Corp.	1	0	0	0	0	0	0	0	1
	Chase Manhattan Corp.	0	1	0	0	0	0	0	0	1
	Chemical New York Corp.	0	0	0	0	0	0	1	0	1
	Citicorp.	0	1	0	0	0	0	1	1	3

United States Banking Activities Abroad

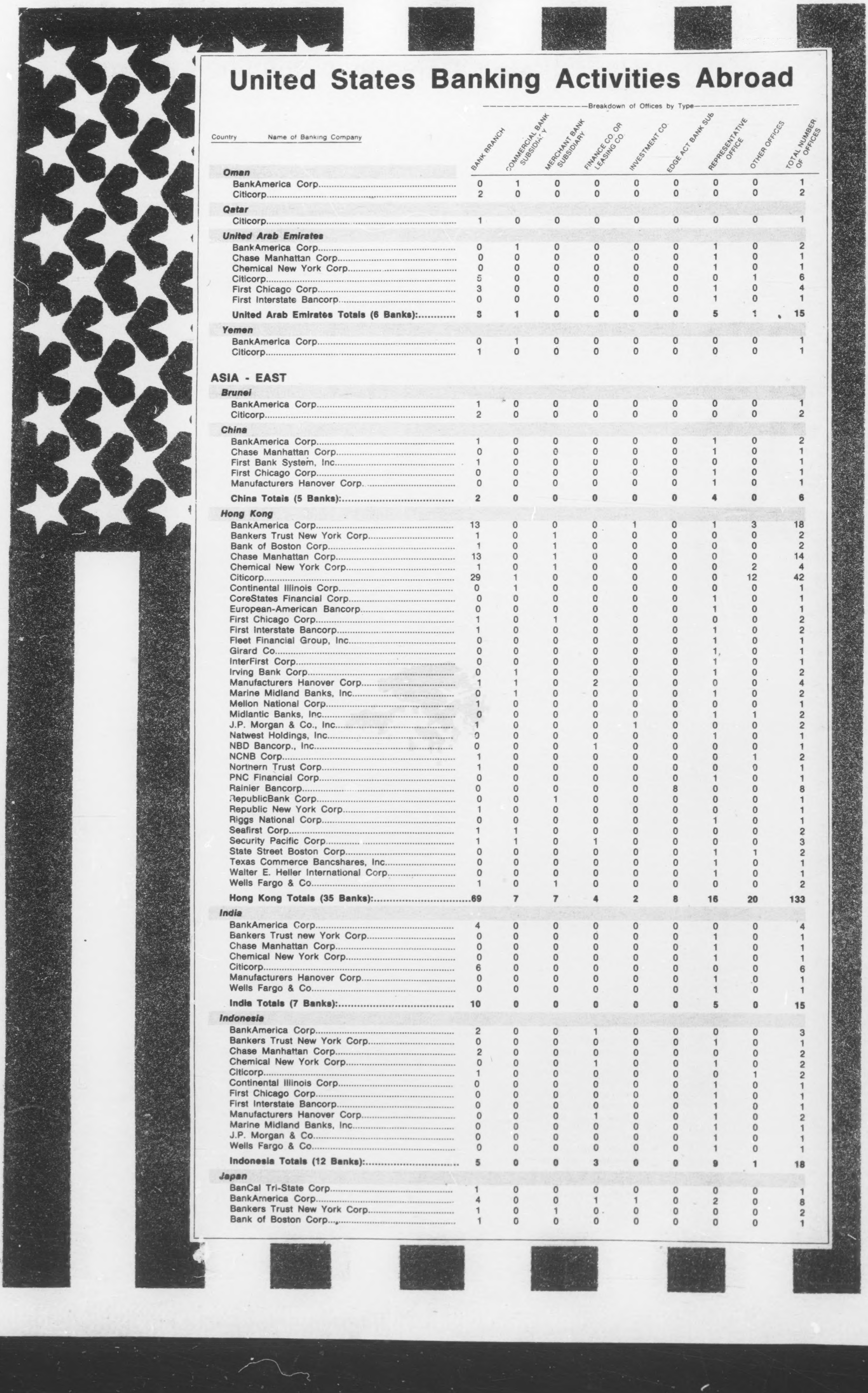
Country / Name of Banking Company	Bank Branch	Commercial Bank Subsidiary	Merchant Bank Subsidiary	Finance Co or Leasing Co	Investment Co	Edge Act Bank Sub	Representative Office	Other Offices	Total Number of Offices
	Breakdown of Offices by Type								
Austria Totals (4 Banks)	**1**	**2**	**0**	**0**	**0**	**0**	**2**	**1**	**6**
Belgium									
BankAmerica Corp	2	0	0	0	0	0	0	0	2
Bankers Trust New York Corp	0	1	0	0	0	0	1	0	2
Bank of Boston Corp	0	0	0	1	0	0	0	0	1
Chase Manhattan Corp	0	1	0	0	0	0	0	1	2
Chemical New York Corp	1	0	0	2	0	0	0	0	3
Citicorp	65	1	0	0	0	0	0	4	70
Continental Illinois Corp	0	2	0	0	0	0	0	0	2
Manufacturers Hanover Corp	1	1	0	0	0	0	0	0	2
J.P. Morgan & Co., Inc	2	0	0	1	0	0	0	0	3
Belgium Totals (9 Banks)	**71**	**6**	**0**	**4**	**0**	**0**	**1**	**5**	**87**
Cyprus									
BankAmerica Corp	0	1	0	0	0	0	0	0	1
Denmark									
BankAmerica Corp	1	0	0	0	0	0	0	0	1
Chase Manhattan Corp	1	0	0	0	0	0	0	0	1
Citicorp	1	0	0	0	0	0	0	0	1
Denmark Totals (3 Banks)	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**3**
Finland									
Chase Manhattan Corp	0	1	0	0	0	0	0	0	1
Citicorp	0	1	0	0	0	0	0	0	1
France									
BankAmerica Corp	1	0	1	1	0	0	0	0	3
Bankers Trust New York Corp	1	0	0	0	0	0	0	0	1
Bank of Boston Corp	1	0	0	2	0	0	0	0	3
Chase Manhattan Corp	2	1	0	0	0	0	0	2	5
Chemical New York Corp	1	1	0	1	0	0	0	0	3
Citicorp	2	2	0	0	0	0	0	12	16
Continental Illinois Corp	1	0	0	0	0	0	0	0	1
CoreStates Financial Corp	0	0	0	0	0	0	1	0	1
First Chicago Corp	1	0	0	0	0	0	0	0	1
InterFirst Corp	0	0	0	0	0	0	1	0	1
Irving Bank Corp	0	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp	1	0	0	0	0	0	1	0	2
Marine Midland Banks, Inc	1	0	0	0	0	0	0	0	1
J.P. Morgan & Co., Inc	1	0	1	0	0	0	0	0	2
PNC Financial Corp	1	0	0	0	0	0	0	0	1
Security Pacific Corp	0	0	0	0	0	0	1	0	1
France Totals (16 Banks)	**14**	**4**	**2**	**4**	**0**	**0**	**5**	**14**	**43**
Germany									
BankAmerica Corp	5	1	0	0	0	0	0	1	7
Bankers Trust New York Corp	0	1	0	0	0	0	2	0	3
Bank of Boston Corp	2	0	0	0	0	0	0	0	2
Chase Manhattan Corp	3	1	0	0	0	0	0	2	6
Chemical New York Corp	1	1	0	1	0	0	0	2	5
Citicorp	266	1	0	0	0	0	0	8	275
Continental Illinois Corp	1	0	0	0	0	0	0	0	1
CoreStates Financial Corp	0	0	0	0	0	0	1	0	1
First Chicago Corp	3	0	0	0	0	0	1	0	4
First Interstate Bancorp	0	0	0	0	0	0	1	0	1
First Union Corp	0	0	0	0	0	0	1	0	1
Irving Bank Corp	1	0	0	0	0	0	0	0	1
Manufacturers Hanover Corp	4	0	0	0	0	0	2	0	6
Marine Midland Banks, Inc	0	0	0	0	0	0	1	0	1
Mellon National Corp	1	0	0	0	0	0	0	0	1
J.P. Morgan & Co., Inc	2	0	0	0	0	0	0	0	2
NBD Bancorp., Inc	1	0	0	0	0	0	0	0	1
Republic New York Corp	0	0	0	0	0	0	1	0	1
Security Pacific Corp	1	0	0	0	0	0	0	0	1
State Street Boston Corp	0	0	0	0	0	0	0	1	1
Walter E. Heller International	0	0	0	0	0	0	1	0	1
Wells Fargo & Co	0	0	0	0	0	0	1	0	1
Germany Totals (22 Banks)	**291**	**5**	**0**	**1**	**0**	**0**	**12**	**14**	**323**
Gibraltar									
BankAmerica Corp	0	0	0	0	0	0	0	1	1
Greece									
BankAmerica Corp	3	0	0	1	0	0	0	0	4
Bankers Trust New York Corp	0	0	0	0	0	0	1	0	1
Chase Manhattan Corp	3	0	0	0	0	0	0	0	3
Citicorp	12	0	0	0	0	0	0	0	12
Continental Illinois Corp	3	0	0	0	0	0	0	0	3
First Chicago Corp	1	0	0	0	0	0	0	0	1
Manufacturers Hanover Corp	0	0	0	0	0	0	1	0	1
Marine Midland Banks, Inc	0	0	0	0	0	0	1	0	1
Mellon National Corp	0	0	0	0	0	0	1	0	1
Greece Totals (9 Banks)	**22**	**0**	**0**	**1**	**0**	**0**	**4**	**0**	**27**
Italy									
BankAmerica Corp	9	1	0	0	0	0	1	1	12
Bankers Trust New York Corp	1	0	0	1	0	0	1	0	3
Bank of Boston Corp	0	0	0	1	0	0	1	0	2
Chase Manhattan Corp	2	0	0	1	0	0	1	1	5
Chemical New York Corp	2	0	0	1	0	0	0	0	3
Citicorp	3	0	0	0	0	0	0	54	57
Continental Illinois Corp	1	0	0	1	0	0	1	0	3
First Chicago Corp	2	0	0	1	0	0	0	0	3
First Interstate Bancorp	0	0	0	0	0	0	1	0	1
Irving Bank Corp	1	0	0	1	0	0	0	0	2
Manufacturers Hanover Corp	2	0	0	2	0	0	0	0	4
Marine Midland Banks, Inc	0	0	0	0	0	0	1	0	1
Mellon National Corp	0	0	0	0	0	0	1	0	1
J.P. Morgan & Co., Inc	2	0	0	1	0	0	0	0	3

United States Banking Activities Abroad

Country — Name of Banking Company	Breakdown of Offices by Type								
	BANK BRANCH	COMMERCIAL BANK SUBSIDIARY	MERCHANT BANK SUBSIDIARY	FINANCE CO OR LEASING CO	INVESTMENT CO	EDGE ACT BANK SUB	REPRESENTATIVE OFFICE	OTHER OFFICES	TOTAL NUMBER OF OFFICES
Security Pacific Corp.	0	0	0	0	0	0	1	0	1
Wells Fargo & Co.	1	0	0	0	0	0	0	0	1
Italy Totals (16 Banks)	**26**	**1**	**0**	**10**	**0**	**0**	**9**	**56**	**92**
Luxembourg									
BankAmerica Corp.	0	2	0	1	0	0	0	1	4
Bank of Boston Corp.	1	1	0	0	0	0	0	1	3
Chase Manhattan Corp.	0	1	0	0	0	0	0	0	1
Citicorp.	0	1	0	0	0	0	0	0	1
CoreStates Financial Corp.	1	0	0	0	0	0	0	0	1
European-American Bancorp.	1	1	0	0	0	0	0	1	3
Manufacturers Hanover Corp.	0	1	0	0	0	0	0	0	1
Norwest Corp.	1	0	0	0	0	0	0	0	1
Luxembourg Totals (8 Banks)	**4**	**7**	**0**	**1**	**0**	**0**	**0**	**3**	**15**
Monaco									
Citicorp.	1	0	0	0	0	0	0	0	1
Netherlands									
BankAmerica Corp.	1	0	0	0	0	0	0	0	1
Bankers Trust New York Corp.	0	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	0	0	0	1	0	0	0	0	1
Chemical New York Corp.	0	0	0	1	0	0	0	0	1
Citicorp.	2	0	0	0	0	0	0	4	6
Continental Illinois Corp.	1	0	0	0	0	0	0	0	1
J.P. Morgan & Co., Inc.	0	1	0	0	0	0	0	0	1
Walter E. Heller International Corp.	0	0	0	0	0	0	1	0	1
Netherlands Totals (8 Banks)	**4**	**1**	**0**	**2**	**0**	**0**	**2**	**4**	**13**
Norway									
Chase Manhattan Corp.	0	0	0	0	0	0	1	0	1
Citicorp.	0	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	0	0	0	0	0	0	1	0	1
Norway Totals (3 Banks)	**0**	**0**	**0**	**0**	**0**	**0**	**3**	**0**	**3**
Poland									
First Chicago Corp.	0	0	0	0	0	0	1	0	1
Portugal									
BankAmerica Corp.	0	0	0	0	0	0	1	0	1
Bankers Trust New York Corp.	0	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	0	0	0	0	0	0	1	0	1
Citicorp.	0	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	0	0	0	0	0	0	1	0	1
Portugal Totals (5 Banks)	**0**	**0**	**0**	**0**	**0**	**0**	**5**	**0**	**5**
Romania									
Manufacturers Hanover Corp.	1	0	0	0	0	0	0	0	1
Spain									
BankAmerica Corp.	4	2	0	1	0	0	1	0	8
Bankers Trust New York Corp.	1	0	0	0	0	0	0	0	1
Bank of Boston Corp.	0	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	2	0	0	0	0	0	0	0	2
Chemical New York Corp.	2	0	0	1	0	0	0	0	3
Citicorp.	2	0	0	0	0	0	0	1	3
Continental Illinois Corp.	2	0	0	1	0	0	0	0	3
First Chicago Corp.	2	0	0	1	0	0	0	0	3
First Interstate Bancorp.	0	0	0	0	0	0	1	0	1
Irving Bank Corp.	0	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	2	0	0	1	0	0	1	0	4
Marine Midland Banks, Inc.	0	0	0	0	0	0	1	0	1
J.P. Morgan & Co., Inc.	1	0	1	0	0	0	0	0	2
Security Pacific Corp.	0	0	0	0	0	0	1	1	2
Wells Fargo & Co.	0	0	0	0	0	0	1	0	1
Spain Totals (15 Banks)	**18**	**2**	**1**	**5**	**0**	**0**	**8**	**2**	**36**
Sweden									
Chase Manhattan Corp.	0	0	0	0	0	0	1	0	1
Citicorp.	0	0	0	0	0	0	1	0	1
First Chicago Corp.	0	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	0	0	0	0	0	0	1	0	1
Sweden Totals (4 Banks)	**0**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**4**
Switzerland									
BankAmerica Corp.	2	2	0	0	0	0	1	0	5
Bankers Trust New York Corp.	0	1	0	0	0	0	1	0	2
Bank of Boston Corp.	0	0	0	0	0	0	0	1	1
Chase Manhattan Corp.	0	1	0	0	0	0	1	0	2
Chemical New York Corp.	1	0	0	1	0	0	0	0	2
Citicorp.	7	1	0	0	0	0	0	2	10
Continental Illinois Corp.	0	2	0	0	0	0	0	0	2
First Chicago Corp.	1	0	1	0	0	0	1	0	3
Girard Co.	0	0	0	0	0	0	0	1	1
Manufacturers Hanover Corp.	1	1	0	0	0	0	0	0	2
J.P. Morgan & Co, Inc.	1	0	0	1	1	0	0	0	3
Seafirst Corp.	0	1	0	0	0	0	0	0	1
Wachovia Corp.	0	0	0	0	0	0	1	0	1
Switzerland Totals (13 Banks)	**13**	**9**	**1**	**2**	**1**	**0**	**5**	**4**	**35**
Turkey									
Citicorp.	2	0	0	0	0	0	0	0	2
United Kingdom									
Bancal Tri-State Corp.	1	0	0	0	0	0	0	0	1
BankAmerica Corp.	5	0	2	3	0	0	0	9	19
Bankers Trust New York Corp.	3	1	0	1	0	0	1	0	6
Bank of Boston Corp.	2	1	1	2	0	0	0	1	7
Bank of New England Corp.	0	0	0	0	0	0	1	0	1
Bank of New York Co., Inc.	1	0	0	0	0	0	0	0	1
Bank of Virginia Co.	0	0	0	0	0	0	1	0	1

United States Banking Activities Abroad

Country	Name of Banking Company	Breakdown of Offices by Type								
		BANK BRANCH	COMMERCIAL BANK SUBSIDIARY	MERCHANT BANK SUBSIDIARY	FINANCE CO. OR LEASING CO.	INVESTMENT CO.	EDGE ACT BANK SUB	REPRESENTATIVE OFFICE	OTHER OFFICES	TOTAL NUMBER OF OFFICES
	Centerre Bancorp	1	0	0	0	0	0	0	0	1
	Chase Manhattan Corp	1	1	1	1	0	0	0	1	5
	Chemical New York Corp	1	0	1	3	0	0	3	6	14
	Citicorp	7	1	0	0	0	0	0	57	65
	Comerica, Inc	1	0	0	0	0	0	0	0	1
	Continental Illinois Corp	1	0	1	0	1	0	0	0	3
	CoreStates Financial Corp	0	0	0	0	0	0	1	0	1
	Fidelcor, Inc	1	0	0	0	0	0	0	0	1
	First Atlanta Corp	0	0	0	0	0	0	1	0	1
	First Bank System, Inc	1	0	0	0	0	0	0	0	1
	First Chicago Corp	2	0	1	1	0	0	0	0	4
	First City Bancorp. of Texas, Inc	1	0	0	0	0	0	0	0	1
	First Interstate Bancorp	1	0	0	0	0	0	2	0	3
	First Maryland Bancorp	1	0	0	0	0	0	0	0	1
	First Pennsylvania Corp	1	0	0	0	0	0	0	0	1
	First Union Corp	0	0	0	0	0	0	1	0	1
	First Wisconsin Corp	1	0	0	0	0	0	0	0	1
	Fleet Financial Group, Inc	1	0	0	0	0	0	0	0	1
	Girard Co	1	0	0	0	0	0	0	0	1
	Harris Bankcorp, Inc	1	0	0	0	0	0	0	0	1
	InterFirst Corp	1	0	0	0	0	0	0	0	1
	Irving Bank Corp	1	0	0	0	0	0	0	0	1
	Manufacturers Hanover Corp	2	1	0	3	0	0	3	4	13
	Manufacturers National Corp	0	0	0	0	0	0	1	0	1
	Marine Midland Banks, Inc	1	0	0	0	0	0	0	1	2
	Maryland National Corp	0	0	0	0	0	0	1	0	1
	Mellon National Corp	1	0	0	0	0	0	0	1	2
	Midlantic Banks, Inc	0	0	0	0	0	0	1	0	1
	J.P. Morgan & Co., Inc	2	0	0	0	0	0	0	1	3
	National City Corp	0	0	0	0	0	0	1	0	1
	Natwest Holdings Inc	0	0	0	0	0	0	1	0	1
	NBD Bancorp., Inc	1	0	0	0	0	0	0	0	1
	NCNB Corp	1	0	1	2	0	0	0	1	5
	Northern Trust Corp	1	0	0	0	0	0	0	0	1
	Norwest Corp	0	0	0	0	0	0	1	0	1
	RepublicBank Corp	1	0	0	0	0	0	0	1	2
	Republic New York Corp	1	0	0	0	0	0	0	0	1
	Riggs National Corp	1	0	0	0	0	0	0	0	1
	Seafirst Corp	1	0	0	0	0	0	0	0	1
	Security Pacific Corp	1	0	0	2	0	0	0	0	3
	Southeast Banking Corp	0	0	0	0	0	0	1	0	1
	Southwest Bancshares Inc	0	0	0	0	0	0	1	0	1
	State Street Boston Corp	0	0	0	0	0	0	1	0	1
	Sun Banks, Inc	0	0	0	0	0	0	1	0	1
	Texas Commerce Bancshares, Inc	0	0	0	0	0	0	2	0	2
	Walter E. Heller International Corp	1	0	0	0	0	0	0	0	1
	Wells Fargo & Co	1	0	1	0	0	0	0	0	2
Other United Kingdom—The Channel Islands										
	BankAmerica Corp	1	1	0	0	0	0	0	1	3
	Chase Manhattan Corp	1	1	0	0	0	0	0	0	1
	Chemical New York Corp	0	1	0	0	0	0	0	0	1
	Citicorp	1	1	0	0	0	0	0	0	2
United Kingdom Totals (54 Banks)		**57**	**9**	**9**	**18**	**1**	**0**	**26**	**84**	**204**
U.S.S.R.										
	BankAmerica Corp	0	0	0	0	0	0	1	0	1
	Chase Manhattan Corp	0	0	0	0	0	0	1	0	1
Yugoslavia										
	Bankers Trust New York Corp	0	0	0	0	0	0	1	0	1
ASIA - WEST										
Bahrain										
	BankAmerica Corp	1	0	0	0	0	0	0	0	1
	Bankers Trust New York Corp	1	0	0	0	0	0	0	0	1
	Chase Manhattan Corp	2	0	0	0	0	0	1	0	3
	Chemical New York Corp	1	0	0	0	0	0	0	0	1
	Citicorp	1	0	0	0	0	0	0	1	2
	Continental Illinois Corp	1	0	0	0	0	0	0	0	1
	First City Bancorp. of Texas, Inc	0	0	0	0	0	0	1	0	1
	InterFirst Corp	0	0	0	0	0	0	1	0	1
	Manufacturers Hanover Corp	1	0	0	0	0	0	1	0	2
	Security Pacific Corp	1	0	0	0	0	0	0	0	1
	Texas Commerce Bancshares, Inc	0	0	0	0	0	0	1	0	1
	Bahrain Totals (11 Banks):	**9**	**0**	**0**	**0**	**0**	**0**	**5**	**1**	**15**
Iran										
	Chemical New York Corp	0	0	0	0	0	0	1	0	1
Jordan										
	Chase Manhattan Corp	1	0	0	0	0	0	0	0	1
	Citicorp	0	0	0	0	0	0	1	0	1
	Manucturers Hanover Corp	2	0	0	0	0	0	0	0	2
	Jordan Totals (3 Banks):	**3**	**0**	**0**	**0**	**0**	**0**	**1**	**0**	**4**
Kuwait										
	BankAmerica Corp	0	0	0	0	0	0	0	1	1
Lebanon										
	BankAmerica Corp	2	0	0	0	0	0	0	0	2
	Chase Manhattan Corp	1	0	0	0	0	0	0	0	1
	Chemical New York Corp	0	1	0	0	0	0	1	0	2
	Citicorp	2	0	0	0	0	0	0	0	2
	Irving Bank Corp	0	0	0	0	0	0	1	0	1
	Manufacturers Hanover Corp	0	0	0	0	0	0	1	0	1
	J.P. Morgan & Co., Inc	0	0	0	0	0	0	1	0	1
	Republic New York Corp	0	0	0	0	0	0	1	0	1
	Lebanon Totals (8 Banks):	**5**	**1**	**0**	**0**	**0**	**0**	**5**	**0**	**11**



United States Banking Activities Abroad

Country	Name of Banking Company	Breakdown of Offices by Type								
		BANK BRANCH	COMMERCIAL BANK SUBSIDIARY	MERCHANT BANK SUBSIDIARY	FINANCE CO OR LEASING CO	INVESTMENT CO	EDGE ACT BANK SUB	REPRESENTATIVE OFFICE	OTHER OFFICES	TOTAL NUMBER OF OFFICES
Oman										
	BankAmerica Corp	0	1	0	0	0	0	0	0	1
	Citicorp	2	0	0	0	0	0	0	0	2
Qatar										
	Citicorp	1	0	0	0	0	0	0	0	1
United Arab Emirates										
	BankAmerica Corp	0	1	0	0	0	0	1	0	2
	Chase Manhattan Corp	0	0	0	0	0	0	1	0	1
	Chemical New York Corp	0	0	0	0	0	0	1	0	1
	Citicorp	5	0	0	0	0	0	0	1	6
	First Chicago Corp	3	0	0	0	0	0	1	0	4
	First Interstate Bancorp	0	0	0	0	0	0	1	0	1
	United Arab Emirates Totals (6 Banks):	**8**	**1**	**0**	**0**	**0**	**0**	**5**	**1**	**15**
Yemen										
	BankAmerica Corp	0	1	0	0	0	0	0	0	1
	Citicorp	1	0	0	0	0	0	0	0	1

ASIA - EAST

Country	Name of Banking Company	BANK BRANCH	COMMERCIAL BANK SUBSIDIARY	MERCHANT BANK SUBSIDIARY	FINANCE CO OR LEASING CO	INVESTMENT CO	EDGE ACT BANK SUB	REPRESENTATIVE OFFICE	OTHER OFFICES	TOTAL NUMBER OF OFFICES
Brunei										
	BankAmerica Corp	1	0	0	0	0	0	0	0	1
	Citicorp	2	0	0	0	0	0	0	0	2
China										
	BankAmerica Corp	1	0	0	0	0	0	1	0	2
	Chase Manhattan Corp	0	0	0	0	0	0	1	0	1
	First Bank System, Inc	1	0	0	0	0	0	0	0	1
	First Chicago Corp	0	0	0	0	0	0	1	0	1
	Manufacturers Hanover Corp	0	0	0	0	0	0	1	0	1
	China Totals (5 Banks):	**2**	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**6**
Hong Kong										
	BankAmerica Corp	13	0	0	0	1	0	1	3	18
	Bankers Trust New York Corp	1	0	1	0	0	0	0	0	2
	Bank of Boston Corp	1	0	1	0	0	0	0	0	2
	Chase Manhattan Corp	13	0	1	0	0	0	0	0	14
	Chemical New York Corp	1	0	1	0	0	0	0	2	4
	Citicorp	29	1	0	0	0	0	0	12	42
	Continental Illinois Corp	0	1	0	0	0	0	0	0	1
	CoreStates Financial Corp	0	0	0	0	0	0	1	0	1
	European-American Bancorp	0	0	0	0	0	0	1	0	1
	First Chicago Corp	1	0	1	0	0	0	0	0	2
	First Interstate Bancorp	1	0	0	0	0	0	1	0	2
	Fleet Financial Group, Inc	0	0	0	0	0	0	1	0	1
	Girard Co	0	0	0	0	0	0	1	0	1
	InterFirst Corp	0	0	0	0	0	0	1	0	1
	Irving Bank Corp	0	1	0	0	0	0	1	0	2
	Manufacturers Hanover Corp	1	1	0	2	0	0	0	0	4
	Marine Midland Banks, Inc	0	1	0	0	0	0	1	0	2
	Mellon National Corp	1	0	0	0	0	0	0	0	1
	Midlantic Banks, Inc	0	0	0	0	0	0	1	1	2
	J.P. Morgan & Co., Inc	1	0	0	0	1	0	0	0	2
	Natwest Holdings, Inc	0	0	0	0	0	0	1	0	1
	NBD Bancorp., Inc	0	0	0	1	0	0	0	0	1
	NCNB Corp	1	0	0	0	0	0	0	1	2
	Northern Trust Corp	1	0	0	0	0	0	0	0	1
	PNC Financial Corp	0	0	0	0	0	0	1	0	1
	Rainier Bancorp	0	0	0	0	0	8	0	0	8
	RepublicBank Corp	0	0	1	0	0	0	0	0	1
	Republic New York Corp	1	0	0	0	0	0	0	0	1
	Riggs National Corp	0	0	0	0	0	0	1	0	1
	Seafirst Corp	1	1	0	0	0	0	0	0	2
	Security Pacific Corp	1	1	0	1	0	0	0	0	3
	State Street Boston Corp	0	0	0	0	0	0	1	1	2
	Texas Commerce Bancshares, Inc	0	0	0	0	0	0	1	0	1
	Walter E. Heller International Corp	0	0	0	0	0	0	1	0	1
	Wells Fargo & Co	1	0	1	0	0	0	0	0	2
	Hong Kong Totals (35 Banks):	**69**	**7**	**7**	**4**	**2**	**8**	**16**	**20**	**133**
India										
	BankAmerica Corp	4	0	0	0	0	0	0	0	4
	Bankers Trust new York Corp	0	0	0	0	0	0	1	0	1
	Chase Manhattan Corp	0	0	0	0	0	0	1	0	1
	Chemical New York Corp	0	0	0	0	0	0	1	0	1
	Citicorp	6	0	0	0	0	0	0	0	6
	Manufacturers Hanover Corp	0	0	0	0	0	0	1	0	1
	Wells Fargo & Co	0	0	0	0	0	0	1	0	1
	India Totals (7 Banks):	**10**	**0**	**0**	**0**	**0**	**0**	**5**	**0**	**15**
Indonesia										
	BankAmerica Corp	2	0	0	1	0	0	0	0	3
	Bankers Trust New York Corp	0	0	0	0	0	0	1	0	1
	Chase Manhattan Corp	2	0	0	0	0	0	0	0	2
	Chemical New York Corp	0	0	0	1	0	0	1	0	2
	Citicorp	1	0	0	0	0	0	0	1	2
	Continental Illinois Corp	0	0	0	0	0	0	1	0	1
	First Chicago Corp	0	0	0	0	0	0	1	0	1
	First Interstate Bancorp	0	0	0	0	0	0	1	0	1
	Manufacturers Hanover Corp	0	0	0	1	0	0	1	0	2
	Marine Midland Banks, Inc	0	0	0	0	0	0	1	0	1
	J.P. Morgan & Co	0	0	0	0	0	0	1	0	1
	Wells Fargo & Co	0	0	0	0	0	0	1	0	1
	Indonesia Totals (12 Banks):	**5**	**0**	**0**	**3**	**0**	**0**	**9**	**1**	**18**
Japan										
	BanCal Tri-State Corp	1	0	0	0	0	0	0	0	1
	BankAmerica Corp	4	0	0	1	1	0	2	0	8
	Bankers Trust New York Corp	1	0	1	0	0	0	0	0	2
	Bank of Boston Corp	1	0	0	0	0	0	0	0	1

United States Banking Activities Abroad

Country	Name of Banking Company	Breakdown of Offices by Type BANK BRANCH	COMMERCIAL BANK SUBSIDIARY	MERCHANT BANK SUBSIDIARY	FINANCE CO. OR LEASING CO.	INVESTMENT CO	EDGE ACT BANK SUB	REPRESENTATIVE OFFICE	OTHER OFFICES	TOTAL NUMBER OF OFFICES
	Chase Manhattan Corp	6	0	0	0	0	0	0	1	7
	Chemical New York Corp	1	0	3	3	0	0	2	0	9
	Citicorp	6	0	0	0	0	0	0	14	20
	Continental Illinois Corp	2	0	0	0	0	0	0	0	2
	CoreStates Financial Corp	0	0	0	0	0	0	1	0	1
	First Chicago Corp	1	0	0	0	0	0	0	0	1
	First City Bancorp. of Texas, Inc	0	0	0	0	0	0	1	0	1
	First Interstate Bancorp	1	0	0	0	0	0	1	0	2
	First Pennsylvania Corp	0	0	0	0	0	0	1	0	1
	First Union Corp	0	0	0	0	0	0	1	0	1
	Harris Bankcorp, Inc	0	0	0	0	0	0	1	0	1
	InterFirst Corp	0	0	0	0	0	0	1	0	1
	Irving Bank Corp	1	0	0	0	0	0	0	0	1
	Manufacturers Hanover Corp	1	0	0	0	0	0	0	0	1
	Marine Midland Banks, Inc	1	0	0	0	0	0	0	0	1
	Mellon National Corp	1	0	0	0	0	0	0	0	1
	J.P. Morgan & Co., Inc	1	0	0	0	0	0	0	0	1
	NBD Bancorp., Inc	1	0	0	0	0	0	0	0	1
	Rainier Bancorp	1	0	0	0	0	0	0	0	1
	RepublicBank Corp	0	0	0	0	0	0	1	0	1
	Republic New York Corp	0	0	0	0	0	0	1	0	1
	Seafirst Corp	1	0	0	0	0	0	0	0	1
	Security Pacific Corp	1	0	0	1	0	0	0	0	2
	Texas Commerce Bancshares, Inc	0	0	0	0	0	0	1	0	1
	Union Bancorp	0	0	0	0	0	0	1	0	1
	Wells Fargo & Co	1	0	0	0	0	0	0	0	1
	Japan Totals (30 Banks):	**34**	**0**	**4**	**5**	**1**	**0**	**15**	**15**	**74**
Korea										
	BanCal Tri-State Corp	0	0	0	0	0	0	1	0	1
	BankAmerica Corp	2	0	0	0	0	0	0	0	2
	Bankers Trust New York Corp	1	0	0	0	0	0	0	0	1
	Bank of Boston Corp	1	0	0	0	0	0	0	0	1
	Chase Manhattan Corp	2	0	0	0	0	0	0	0	2
	Chemical New York Corp	1	0	0	0	0	0	0	0	1
	Citicorp	2	0	0	0	0	0	0	0	2
	Continental Illinois Corp	1	0	0	0	0	0	0	0	1
	First Chicago Corp	1	0	0	0	0	0	0	0	1
	First Interstate Bancorp	1	0	0	0	0	0	0	0	1
	Manufacturers Hanover Corp	1	0	0	4	0	0	0	0	5
	Marine Midland Banks, Inc	1	0	0	0	0	0	0	0	1
	Mellon National Corp	0	0	0	0	0	0	1	0	1
	J.P. Morgan & Co., Inc	1	0	0	0	0	0	0	0	1
	Rainier Bancorp	0	0	0	0	0	0	1	0	1
	Seafirst Corp	0	0	0	0	0	0	1	0	1
	Security Pacific Corp	1	0	0	0	0	0	0	0	1
	Union Bancorp	0	0	0	0	0	0	1	0	1
	Wells Fargo & Co	0	0	0	0	0	0	1	0	1
	Korea Totals (19 Banks):	**16**	**0**	**0**	**4**	**0**	**0**	**6**	**0**	**26**
Malaysia										
	BankAmerica Corp	1	0	1	0	0	0	0	1	3
	Chase Manhattan Corp	1	0	0	0	0	0	0	0	1
	Citicorp	3	0	0	0	0	0	0	0	3
	CoreStates Financial Corp	0	0	0	0	0	0	1	0	1
	Manufacturers Hanover Corp	0	0	0	0	0	0	1	0	1
	Maryland National Corp	0	0	0	0	0	0	1	0	1
	Wells Fargo & Co	0	0	0	0	0	0	1	0	1
	Malaysia Totals (7 Banks):	**5**	**0**	**1**	**0**	**0**	**0**	**4**	**1**	**11**
Pakistan										
	BankAmerica Corp	3	0	0	0	0	0	0	0	3
	Chase Manhattan Corp	1	0	0	0	0	0	0	0	1
	Citicorp	3	0	0	0	0	0	0	0	3
	Pakistan Totals (3 Banks):	**7**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**7**
Phillipines										
	BanCal Tri-State Corp	1	0	0	0	0	0	1	0	2
	BankAmerica Corp	1	0	0	1	0	0	0	1	3
	Bankers Trust New York Corp	1	0	0	0	0	0	0	0	1
	Bank of Boston Corp	1	0	0	0	0	0	0	0	1
	Chase Manhattan Corp	1	0	0	0	0	0	0	0	1
	Chemical New York Corp	1	0	0	0	0	0	0	0	1
	Citicorp	3	0	0	0	0	0	0	1	4
	Continental Illinois Corp	0	0	0	0	0	0	1	0	1
	CoreStates Financial Corp	0	0	0	0	0	0	1	0	1
	First Chicago Corp	1	0	0	0	0	0	0	0	1
	First Interstate Bancorp	1	0	0	0	0	0	1	0	2
	Irving Bank Corp	0	0	0	0	0	0	2	0	2
	Manufacturers Hanover Corp	1	0	0	0	0	0	0	0	1
	Marine Midland Banks, Inc	0	0	0	0	0	0	1	0	1
	Mellon National Corp	0	0	0	0	0	0	1	0	1
	J.P. Morgan & Co., INC	0	0	0	0	0	0	1	0	1
	NBD Bancorp., Inc	0	0	0	0	0	0	1	0	1
	Rainier Bancorp	1	0	0	0	0	0	0	0	1
	Security Pacific Corp	1	0	0	0	0	0	0	0	1
	Wells Fargo & Co	0	0	0	0	0	0	1	0	1
	Phillipines Totals (20 Banks):	**14**	**0**	**0**	**1**	**0**	**0**	**11**	**2**	**28**
Singapore										
	BankAmerica Corp	4	0	1	1	0	0	1	2	9
	Bankers Trust New York Corp	1	0	1	0	0	0	0	0	2
	Bank of Boston Corp	1	0	0	0	0	0	0	0	1
	Bank of New York Co., Inc	1	0	0	0	0	0	0	0	1
	Centerre Bancorp	0	0	0	0	0	0	1	0	1
	Chase Manhattan Corp	3	0	0	0	0	0	0	0	3
	Chemical New York Corp	1	0	0	1	0	0	0	0	2

United States Banking Activities Abroad

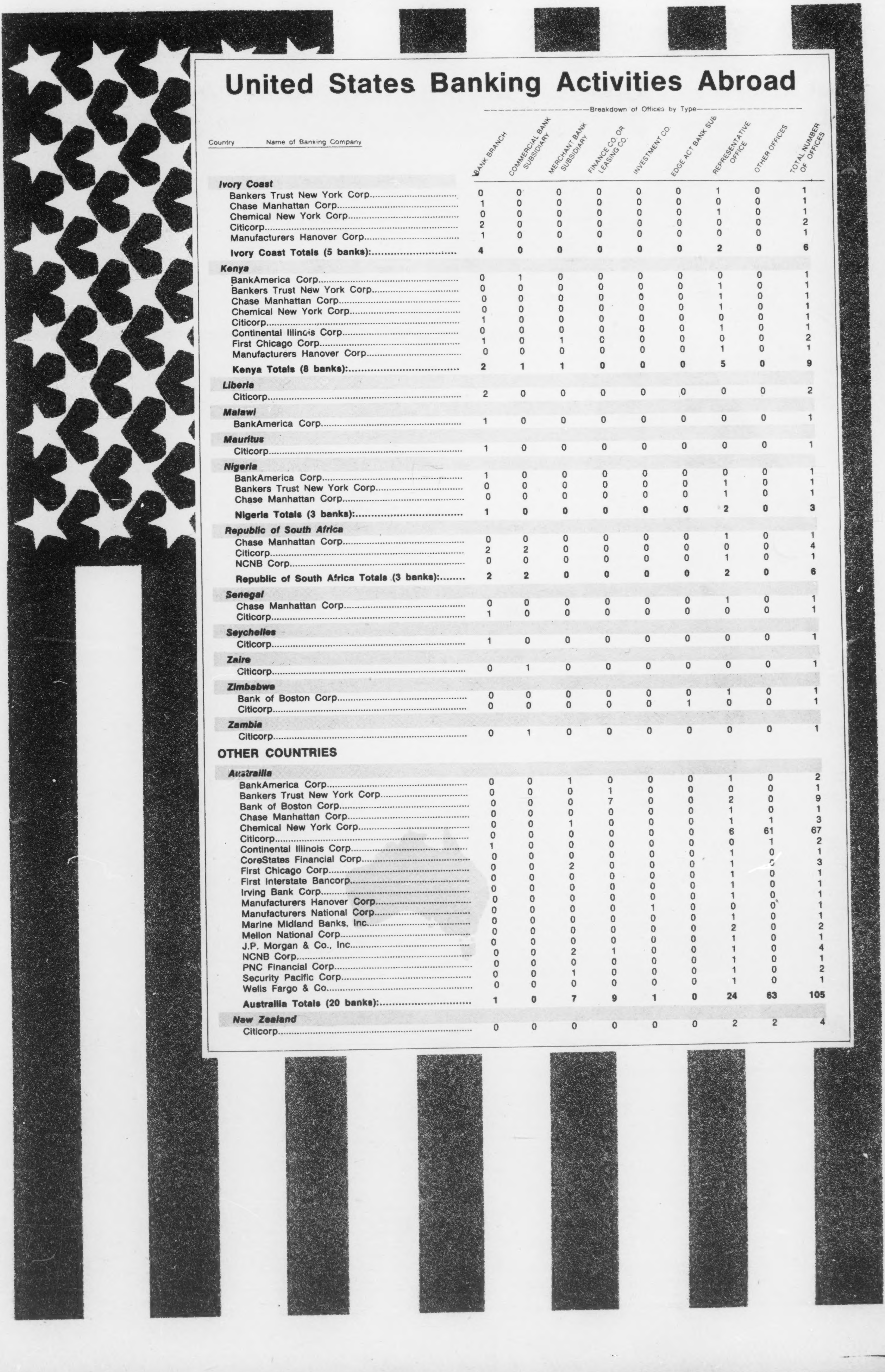
Country / Name of Banking Company	Bank Branch	Commercial Bank Subsidiary	Merchant Bank Subsidiary	Finance Co. or Leasing Co.	Investment Co.	Edge Act Bank Sub	Representative Office	Other Offices	Total Number of Offices
	Breakdown of Offices by Type								
Citicorp	4	1	0	0	0	0	0	2	7
Citizens & Southern Georgia Corp	0	0	0	0	0	0	1	0	1
Continental Illinois Corp	1	0	0	0	0	0	0	0	1
First Chicago Corp	1	0	1	0	0	0	0	0	2
First City Bancorp. of Texas, Inc	1	0	0	0	0	0	0	0	1
First Wisconsin Corp	1	0	0	0	0	0	0	0	1
Girard Co	0	0	0	0	0	0	1	0	1
Harris Bankcorp	1	0	0	0	0	0	0	0	1
InterFirst Corp	1	0	0	0	0	0	0	0	1
Irving Bank Corp	1	0	0	0	0	0	0	0	1
Manufacturers Hanover Corp	1	0	0	0	0	0	0	0	1
Marine Midland Banks, Inc	1	0	0	0	0	0	0	0	1
J.P. Morgan & Co	1	0	1	0	0	0	1	0	3
Rainier Bancorp	1	0	0	0	0	0	0	0	1
RepublicBank Corp	1	0	0	0	0	0	0	0	1
Security Pacific Corp	1	0	0	0	0	0	0	0	1
State Street Boston Corp	0	0	0	0	0	0	1	0	1
Walter E. Heller International Corp	0	0	0	0	0	0	1	0	1
Wells Fargo & Co	1	0	1	0	0	0	0	0	2
Singapore Totals (26 Banks):	**29**	**1**	**5**	**2**	**0**	**0**	**7**	**4**	**48**
Sri Lanka									
BankAmerica Corp	1	0	0	0	0	0	0	0	1
Bankers Trust New York Corp	0	0	0	0	0	0	1	0	1
Citicorp	1	0	0	0	0	0	0	0	1
Girard Co	0	0	0	0	0	0	1	0	1
Sri Lanka Totals (4 Banks):	**2**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**4**
Taiwan									
BanCal Tri-State Corp	0	0	0	0	0	0	1	0	1
BankAmerica Corp	1	0	0	0	0	0	0	0	1
Bankers Trust New York Corp	1	0	0	0	0	0	0	0	1
Bank of Boston Corp	1	0	0	0	0	0	0	0	1
Chase Manhattan Corp	1	0	0	0	0	0	0	0	1
Chemical New York Corp	1	0	0	0	0	0	0	0	1
Citicorp	1	0	0	0	0	0	0	0	1
Continental Illinois Corp	1	0	0	0	0	0	0	0	1
First Interstate Bancorp	1	0	0	0	0	0	1	0	2
Irving Bank Corp	1	0	0	0	0	0	0	0	1
Manufacturers Hanover Corp	1	0	0	0	0	0	0	0	1
J.P. Morgan & Co., Inc	1	0	0	0	0	0	0	0	1
Rainier Bancorp	1	0	0	0	0	0	0	0	1
RepublicBank Corp	0	0	0	0	0	0	1	0	1
Seafirst Corp	1	0	0	0	0	0	0	0	1
Security Pacific Corp	0	0	0	0	0	0	1	0	1
Wells Fargo & Co	0	0	0	0	0	0	1	0	1
Taiwan Totals (17 Banks):	**13**	**0**	**0**	**0**	**0**	**0**	**5**	**0**	**18**
Thailand									
BanCal Tri-State Corp	0	0	0	0	0	0	1	0	1
BankAmerica Corp	1	0	0	2	0	0	0	0	3
Bankers Trust New York Corp	0	0	0	0	0	0	1	0	1
Chase Manhattan Corp	1	0	0	0	0	0	0	0	1
Chemical New York Corp	1	0	0	1	0	0	0	0	2
Citicorp	0	0	0	0	0	0	1	1	2
Continental Illinois Corp	0	0	0	0	0	0	1	0	1
First Interstate Bancorp	0	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp	0	0	0	0	0	0	1	0	1
Security Pacific Corp	0	0	0	0	0	0	1	0	1
Wells Fargo & Co	0	0	0	0	0	0	1	0	1
Thailand Totals (11 Banks):	**3**	**0**	**0**	**3**	**0**	**0**	**8**	**1**	**15**

AFRICA - NORTH

Country / Name of Banking Company	Bank Branch	Commercial Bank Subsidiary	Merchant Bank Subsidiary	Finance Co. or Leasing Co.	Investment Co.	Edge Act Bank Sub	Representative Office	Other Offices	Total Number of Offices
Egypt									
BankAmerica Corp	4	1	0	0	0	0	0	0	5
Bankers Trust New York Corp	0	0	0	0	0	0	1	0	1
Chase Manhattan Corp	0	0	0	0	0	0	1	0	1
Chemical New York Corp	0	0	0	0	0	0	1	0	1
Citicorp	3	0	0	0	0	0	0	0	3
Fleet Financial Group, Inc	0	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp	1	0	0	0	0	0	1	0	2
Egypt Totals (7 Banks):	**8**	**1**	**0**	**0**	**0**	**0**	**5**	**0**	**14**
Morocco									
BankAmerica Corp	0	1	0	0	0	0	0	0	1
Citicorp	0	2	0	0	0	0	0	0	2
Niger									
Citicorp	0	1	0	0	0	0	0	0	1
Sudan									
Chase Manhattan Corp	0	0	0	0	0	0	1	0	1
Citicorp	1	0	0	0	0	0	0	0	1
Tunisia									
BankAmerica Corp	0	1	0	0	0	0	1	0	2
Bankers Trust New York Corp	0	0	0	0	0	0	1	0	1
Chase Manhattan Corp	0	0	0	0	0	0	1	0	1
Citicorp	1	0	0	0	0	0	1	0	2
Tunisia Totals (4 Banks):	**1**	**1**	**0**	**0**	**0**	**0**	**4**	**0**	**6**

AFRICA

Country / Name of Banking Company	Bank Branch	Commercial Bank Subsidiary	Merchant Bank Subsidiary	Finance Co. or Leasing Co.	Investment Co.	Edge Act Bank Sub	Representative Office	Other Offices	Total Number of Offices
Cameroon									
Bank of Boston Corp	0	1	0	0	0	0	0	0	1
Chase Manhattan Corp	0	1	0	0	0	0	0	0	1
Gabon									
Citicorp	2	0	0	0	0	0	0	0	2



United States Banking Activities Abroad

Country	Name of Banking Company	Breakdown of Offices by Type								
		BANK BRANCH	COMMERCIAL BANK SUBSIDIARY	MERCHANT BANK SUBSIDIARY	FINANCE CO OR LEASING CO	INVESTMENT CO	EDGE ACT BANK SUB	REPRESENTATIVE OFFICE	OTHER OFFICES	TOTAL NUMBER OF OFFICES
Ivory Coast										
	Bankers Trust New York Corp	0	0	0	0	0	0	1	0	1
	Chase Manhattan Corp	1	0	0	0	0	0	0	0	1
	Chemical New York Corp	0	0	0	0	0	0	1	0	1
	Citicorp	2	0	0	0	0	0	0	0	2
	Manufacturers Hanover Corp	1	0	0	0	0	0	0	0	1
	Ivory Coast Totals (5 banks):	**4**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**6**
Kenya										
	BankAmerica Corp	0	1	0	0	0	0	0	0	1
	Bankers Trust New York Corp	0	0	0	0	0	0	1	0	1
	Chase Manhattan Corp	0	0	0	0	0	0	1	0	1
	Chemical New York Corp	0	0	0	0	0	0	1	0	1
	Citicorp	1	0	0	0	0	0	0	0	1
	Continental Illinois Corp	0	0	0	0	0	0	1	0	1
	First Chicago Corp	1	0	1	0	0	0	0	0	2
	Manufacturers Hanover Corp	0	0	0	0	0	0	1	0	1
	Kenya Totals (8 banks):	**2**	**1**	**1**	**0**	**0**	**0**	**5**	**0**	**9**
Liberia										
	Citicorp	2	0	0	0	0	0	0	0	2
Malawi										
	BankAmerica Corp	1	0	0	0	0	0	0	0	1
Mauritus										
	Citicorp	1	0	0	0	0	0	0	0	1
Nigeria										
	BankAmerica Corp	1	0	0	0	0	0	0	0	1
	Bankers Trust New York Corp	0	0	0	0	0	0	1	0	1
	Chase Manhattan Corp	0	0	0	0	0	0	1	0	1
	Nigeria Totals (3 banks):	**1**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**3**
Republic of South Africa										
	Chase Manhattan Corp	0	0	0	0	0	0	1	0	1
	Citicorp	2	2	0	0	0	0	0	0	4
	NCNB Corp	0	0	0	0	0	0	1	0	1
	Republic of South Africa Totals (3 banks):	**2**	**2**	**0**	**0**	**0**	**0**	**2**	**0**	**6**
Senegal										
	Chase Manhattan Corp	0	0	0	0	0	0	1	0	1
	Citicorp	1	0	0	0	0	0	0	0	1
Seychelles										
	Citicorp	1	0	0	0	0	0	0	0	1
Zaire										
	Citicorp	0	1	0	0	0	0	0	0	1
Zimbabwe										
	Bank of Boston Corp	0	0	0	0	0	0	1	0	1
	Citicorp	0	0	0	0	0	1	0	0	1
Zambia										
	Citicorp	0	1	0	0	0	0	0	0	1
OTHER COUNTRIES										
Australlia										
	BankAmerica Corp	0	0	1	0	0	0	1	0	2
	Bankers Trust New York Corp	0	0	0	1	0	0	0	0	1
	Bank of Boston Corp	0	0	0	7	0	0	2	0	9
	Chase Manhattan Corp	0	0	0	0	0	0	1	0	1
	Chemical New York Corp	0	0	1	0	0	0	1	1	3
	Citicorp	0	0	0	0	0	0	6	61	67
	Continental Illinois Corp	1	0	0	0	0	0	0	1	2
	CoreStates Financial Corp	0	0	0	0	0	0	1	0	1
	First Chicago Corp	0	0	2	0	0	0	1	0	3
	First Interstate Bancorp	0	0	0	0	0	0	1	0	1
	Irving Bank Corp	0	0	0	0	0	0	1	0	1
	Manufacturers Hanover Corp	0	0	0	0	0	0	1	0	1
	Manufacturers National Corp	0	0	0	0	1	0	0	0	1
	Marine Midland Banks, Inc	0	0	0	0	0	0	1	0	1
	Mellon National Corp	0	0	0	0	0	0	2	0	2
	J.P. Morgan & Co., Inc	0	0	0	0	0	0	1	0	1
	NCNB Corp	0	0	2	1	0	0	1	0	4
	PNC Financial Corp	0	0	0	0	0	0	1	0	1
	Security Pacific Corp	0	0	1	0	0	0	1	0	2
	Wells Fargo & Co	0	0	0	0	0	0	1	0	1
	Australlia Totals (20 banks):	**1**	**0**	**7**	**9**	**1**	**0**	**24**	**63**	**105**
New Zealand										
	Citicorp	0	0	0	0	0	0	2	2	4

Most American Offices Abroad Are in Europe, Asia

Continued from page 1

companies, 395 representative offices, and 430 other types of offices.

Citicorp, New York, the leader in assets, earnings, and commercial and foreign lending, still has the most overseas offices, despite a decline since 1976.

At yearend 1977, the last time this survey was conducted, Citicorp reported 1,300 offices in 94 countries, down from 1,423 in 1976. For yearend 1982 Citicorp listed 954 offices, accounting for 38.2% of the total number of foreign offices.

The overall presence of U.S. banking companies in Europe dipped more than 10% over the five-year period. A total of 23 banks ended operations in northern European countries such as Belgium, Luxembourg, Switzerland, Denmark, Finland, and the Netherlands. Fifteen banks exited from Austria, France, and Turkey.

Offices were opened in Portugal by Citicorp; BankAmerica Corp., San Francisco; Chase Manhattan Corp., New York, and Manufacturers Hanover Corp., New York.

Five more banking companies moved into Italy, bringing the number of U.S. companies there to 16. Citicorp, which had three branches and a finance company in Italy in 1977, now has 57 offices.

Although Mexico showed little change among the top 100, the U.S. banking presence in Central America declined 36.4% over five years, as 12 banks moved from Central America, three left Nicaragua, and two left El Salvador.

According to the yearend 1977 survey, U.S. banking activity was considered "strong" in the Middle East, and new offices were being opened throughout the African continent.

Since then, the U.S. banking presence has declined 57% in the Middle East/Persian Gulf area and 34.7% in Africa.

In the Middle East, only Bahrain, Jordan, and Yemen had more banks in their countries than in 1977.

Much of the decline was caused by the departure of 15 banks from Iran. Only Chemical New York Corp. keeps a representative office there.

Chase Manhattan, which had 11 offices in the region in 1977, now maintains six, and it no longer has offices in Kuwait or Qatar.

Some Lost All US Banks

In Africa, eight countries lost all their U.S. banking representation. BankAmerica ended its presence in 11 African countries by closing 25 offices. (BankAmerica closed 30 offices in Africa overall.) Though Bank of Boston Corp., Citicorp, and Chase Manhattan opened new offices in five African and North African nations, the number of offices in other countries was either steady or lower.

The top 100 bank holding companies increased their presence in South America by 37.1% since the last survey, as 36 banks entered that continent. Argentina, Brazil, and Chile were the prime countries, although Paraguay and Uruguay also received the attention of U.S. banks.

Nineteen banks entered the Caribbean; the Cayman Islands and Netherlands Antilles were the choice spots. However, with the exception of Canada, the remainder of the Western Hemisphere was not considered an especially attractive place for new ventures.

Overall, there was an modest increase of 8.7% in the U.S. presence in Asia, as 38 banks set up shop there. Korea, Hong Kong, and India gained, respectively, 10, eight and five new banks. The Philippines, Australia, and several Pacific island groups saw a decrease in the number of U.S banks.

Six U.S banks have entered Canada since the 1980 change in the Canadian Bank Act. Several banks that had a Canadian presence at the time of the last survey expanded their number of offices substantially. There are now 22 U.S. banks from the top 100 in Canada.

Expansion in Canada

Citicorp, which had four offices in Canada in 1977, had 23 at yearend 1982. BankAmerica also had four offices in 1977, but it now has seven. Manufacturers Hanover, which didn't have a presence there at the time of the last survey, now has five offices, including a commercial bank subsidiary and four finance companies.

Citicorp, BankAmerica, Continental Illinois Corp., and Comerica Inc. were the first four U.S. banks to be granted charters under the new bank act.

The bank act limits the total assets of foreign banks to 8% of the assets of the Canadian domestic banking network. Foreign banks are also restricted to assets amounting to up to 20 times the capital authorized by their Canadian charter. There are no limits on foreign branching.

Previously, a foreign bank could receive a charter in Canada only through individual acts of Parliament. Under the bank act, which will come under review in 1990, the inspector general of banks processes charter applications and makes recommendations to the minister of finance.

Manufacturers Hanover, BankAmerica, and Citicorp indicated decreases from 1980 to 1982 in the rate of growth of foreign assets. Dimitri Balatsos, vice president and economist at Manufacturers Hanover, says the rate of foreign asset growth will be decreasing in the next few years.

"The pace of (asset) growth has to slow down." Mr. Balatsos said. "The rate of asset growth has been very hectic," with many banks posting increases of 20% to 25% each year, "but with only a capital base growth of 8% to 10%. I believe there will be a rather significant slowdown."

Manufacturers Saw Decline

Manufacturers Hanover, after posting a 32.6% increase in average foreign assets in 1980, saw that asset gain fall to 3.1% in 1981 and showed a flat 0.6% growth in foreign assets in 1982.

Similarly, BankAmerica, after posting gains of 14.5% and 15.9% in 1980 and 1981, saw foreign assets rise 5.2% in 1982. Citicorp saw a gain of 9.9% in 1980, but the growth of foreign assets slowed to 3.3% and 4.5% in the following years.

Despite the flurry of banking activity in South America and the subsequent debt problems, Mr. Balatsos said, "Only 20 cents to 23 cents of the dollar is devoted to the lesser developed countries (LDCs), while 40 cents to 45 cents goes into the industrialized nations. Up to half of our portfolio is devoted to the top 10 countries."

Mr. Balatsos said that although the South American countries "have been borrowing at a frantic pace" and that the Pacific/Asian countries also have a large appetite for borrowing, the industrialized countries will continue to provide the best investment opportunities abroad to banking companies.

"The international market is a very important market, a critical market," he said. "Up to 50% of banks' earnings are devoted to this area. U.S. banks are there to stay, and we will make the most out of our investment."

BankAmerica, with 244 offices in 69 countries, reported 128 offices in 1977, up from 119 the year before and an 83.6% increase in its foreign presence for the past five years.

Chase Manhattan Corp., with 166 foreign offices, placed third, and Bank of Boston Corp. came in fourth with 114 offices. Manufacturers Hanover Corp. ranked fifth with 106 offices.

The top 10 holding companies, by number of foreign offices, accounted for 1,899 of 2,500 offices reported — 76% of the foreign presence. The top 20 accounted for 87.5%.

The traditional centers of foreign banking — New York, Chicago, and California — kept their place, making up 61.5%, 6%, and 15.1%, respectively, and 82.7% collectively, of the total number of foreign offices of the top 100.

The only holding companies in the top 20 but not in one of those three locations were CoreStates Financial Corp., Philadelphia, with 17 offices, and NCNB Corp., Charlotte, N.C., with 15 offices.

Edge Act corporations, which numbered 116 in 1977, totaled 171 in 1982, a 47.4% increase. ■

Definitions of Overseas Bank Units

- **Branch** — Any office with complete banking facilities away from the head office.
- **Commercial bank subsidiary** — A banking corporation that accepts demand deposits subject to check, makes short-term loans to business enterprises, and is at least 50% owned by the parent.
- **Merchant bank subsidiary** — A bank that does not lend out its own funds, but specializes in providing various financial services, such as accepting bills arising from trade; underwriting new issues; and providing advice on acquisitions, mergers, foreign exchange, portfolio management, etc.
- **Finance company** — A company that specializes in the purchase of installment contracts from merchants who sell the merchandise on the installment plan.
- **Leasing company** — An asset-based lending firm in which the lender owns the physical asset to be financed. Generally, longer-term fixed assets are financed by companies through leasing.
- **Investment companies** — A firm that engages in the origination, underwriting, and distribution of new issues.
- **Edge Act corporations** — A subsidiary of a U.S. bank that makes loans, accepts deposits, and provides a wide range of banking services, but all of these must be directly related to foreign or international transactions.
- **Representative office** — An office which does not conduct usual banking business, but funnels clients to the parent.
- **Other** — A catch-all category, which includes such companies as pension trusts, management trusts, and limited trusts, Eurodollar financing companies, consumer finance companies, service corporatioms, currency units, and bankcard centers. ■

1983 Survey Methodology, Problems

For the American Banker's 1983 survey of the foreign activities of the top 100 U.S. bank holding companies, the companies were asked to provide a breakdown of domestic and foreign assets, deposits, earnings, and offices by type.

But many of those queried had a good deal of difficulty with such a project, either because their operations were so diversified that they couldn't use the seven categories for the office breakdown, or because they simply didn't seem to know where and what they had all over the world.

In 1978, the American Banker sent out questionnaires to the top 300 banks. For this year, only the top 100 bank holding companies were queried, and 90 of them reported having foreign offices.

Also, the previous foreign activity surveys included affiliates in which the parent owned less than 50%. Whenever possible, only subsidiaries at least 50% owned were used in this year's survey.

For instance, in the previous surveys of U.S. foreign banking activity, Citicorp listed the offices of Grindlays Bank Plc, London, which is 49% owned by Citicorp. In 1977, Grindlays Bank and its subsidiaries had almost 400 offices throughout Europe, the Middle East, Asia, and Africa. None of those offices are listed in this year's survey.

Citicorp was one of the few companies that filled out the questionnaire completely. For example, Citicorp has a commercial bank subsidiary in Switzerland with four branches. Also, there are three branches of Citibank in the country, so the breakdown of offices reads seven branches and one commercial bank subsidiary.

Accuracy was virtually impossible regarding the several banking companies that did not complete the questionnaire but could not be left out of the survey.

BankAmerica did send, at the last minute, a booklet that listed domestic and foreign offices. Many of those offices were left open to interpretation. The total BankAmerica figure for foreign offices includes affiliates with less than 50% ownership, but does not show all branches.

—**Kenneth J. Hicks**

Drysdale . . .

Continued from page 3

initial capital of $20.8 million, $15.8 million was cash invested by Heuwetter and $5 million was operating assets and related liabilities invested by Drysdale Securities Corp., the New York Stock Exchange member firm from which it was spun out.

Mr. Morgenthau noted at the news conference that exchange member firms are closely regulated and government bond dealers are not.

He alleged that Mr. Heuwetter, on Jan. 29 and 31, 1982, obtained the $15.8 million cash he put up for the government dealer firm from Drysdale Securities, and on Feb. 1, the first day of business, $12.3 million cash was transferred back to Drysdale Securities.

Bank of America Still Top in Assets, But Citicorp Is Largest Banking Firm

Continued from page 1

Banker's annual survey of world banking, published today. In today's edition, the top 500 commercial banks in the world are ranked by their assets as of Dec. 31, 1982.

In addition, another listing identifies all banking firms — bank holding companies, commercial banks, and savings banks — with assets of $25 billion or more at yearend. In part one of the survey, which appeared in Wednesday's edition, the American Banker ranked the top 500 banks in the world by deposits.

Bank of America had total assets, less contra accounts, of $111.9 billion on Dec. 31, down 1.1% from $113.1 billion a year earlier.

Contra accounts are items such as guarantees and acceptances, which appear on both sides of the balance sheet and do not represent funds available for use by the bank.

Banque Nationale de Paris remained in second place, with assets of $107.9 billion at yearend, compared with assets of $107.8 billion a year earlier.

Citibank NA, New York, Citicorp's lead bank, is now the world's third largest commercial bank, with $101.3 billion in assets — up 3.1% from $98.3 billion a year earlier, when it ranked fourth.

Citicorp's assets rose 7.1% last year to $120.7 billion on Dec. 31, vaulting it past BankAmerica Corp. The California company, with $115.2 billion in assets at yearend, is now the world's second largest banking firm.

Top 10 Commercial Banks

Following BofA, Banque Nationale, and Citibank was Credit Agricole Mutuel, Paris, which fell to fourth place among the world's top commercial banks, with $96.7 billion in assets. That represented a drop of 2.1% from $98.8 billion a year earlier, when it ranked third.

Barclays Bank PLC, London, surpassed Credit Lyonnais, Paris, as the world's fifth largest bank, with assets of $95.1 billion at yearend. Credit Lyonnais ranked sixth, with $95.0 billion.

National Westminster Bank PLC, London, advanced three places to rank seventh in the world, with $87.7 billion in assets, up 5.7% from a year earlier.

Dai-Ichi Kangyo Bank Ltd., Tokyo, maintained its ranking as the eighth largest bank in the world, with assets of $87.2 billion, while Societe Generale, Paris, dropped from seventh to ninth place as its assets fell 4.4% to $84.2 billion.

Fuji Bank Ltd., Tokyo, is the only newcomer to the top 10 banks, advancing three places in rank to 10th, with $84 billion in assets.

Deutsche Bank, Frankfurt, which ranked ninth in last year's listing, dropped to 11th place, with $81.9 billion in assets on Dec. 31.

Other Survey Findings

- Assets of the top 500 banks in the world totaled $6.34 trillion on Dec. 31, 1982, up 1.1% from $6.27 trillion a year earlier.

Who Has the Most Foreign Offices

	Foreign Offices*
Chemical New York Corp.	99
First Chicago Corp.	60
Bankers Trust NY Corp.	58
Continental Illinois Corp.	52
J.P. Morgan & Co. Inc.	49

*Number of foreign offices, including Edge Acts.

- The top 500 banks consisted of 400 foreign banks with $5.29 trillion in assets and 100 U.S. banks with $1.05 trillion in assets. A year earlier, the top 500 consisted of 402 foreign banks with $5.23 trillion in assets and 98 U.S. banks with $1.04 trillion.
- Among the top 100 commercial banks in the world, the largest percentage gain in assets was posted by 69th-ranked Westpac Banking Corp., Sydney, Australia, whose assets rose 40% to $27.7 billion. The gain was attributable to the merger of the Bank of New South Wales, Sydney, and the Commercial Bank of Australia, Melbourne, last October.
- Among the second 100 largest, the 106th-ranked Bank Saderat Iran, Tehran, had the largest percentage gain, as its assets rose 86% to $16.5 billion.
- Among the top 500 commercial banks, the largest percentage declines in assets were recorded by two Mexico City-based banks: the 276th-ranked Bancomer, whose assets fell 74.43% to $4.75 billion, and the 292nd-ranked Banco Nacional de Mexico, whose assets fell 73.11% to $4.6 billion.

Top Gainers in Rank

Among the top 500 banks, 219 improved their ranking from the year before.

Among the top 100 banks in the world, the largest gain in rank was posted by Westpac Banking Corp., Sydney, Australia, which moved up 22 places in rank from 91st place. As mentioned above, the gain was attributable to a merger.

It was followed by Bank Melli Iran, Tehran, which moved up 13 places to rank 72d. Bank Hapoalim, Tel Aviv, Israel, was next, advancing 12 places to 83d.

Among the second 100 largest banks, Arab Banking Corp., Manama, Bahrain, had the largest gain in rank, moving up 103 places to rank 177th.

Bank Saderat Iran, Tehran, was next, moving up 59 places to 106th.

National Commercial Banking Corp. of Australia Ltd., Melbourne, rose 38 places to 104th, with the help of a merger.

Among the third 100 banks, Banco de la Republica Oriental del Uruguay, Montevideo, had the largest gain, advancing 228 places to 266th, with assets of $5 billion.

However, the Uruguayan currency unit, the new peso, fell approximately 60% against the dollar at the beginning of this year — from 8 cents per new peso to approximately 3.2 cents. Had the lower exchange rate been in effect at yearend, the bank's dollar-denominated deposits would have totaled only $2 billion, and the bank would not have ranked among the top 500 banks in the world.

The exchange rate used by the American Banker for the new peso was the nominal New York closing quotation for interbank payments as of the close of business on Dec. 31, quoted by a large New York City bank.

United Mizrahi Bank Ltd., Tel Aviv, Israel, was next, advancing 117 places to 271st; and Land Bank of Taiwan, Taipei, was up 111 places to 250th.

Among the fourth 100 largest, Uniao de Bancos Brasileiros, Rio de Janiero, had the biggest gain in rank, moving up 192 places to 313th.

Banca Catalana, Barcelona, Spain, followed — advancing 173 places to 324th.

Among the fifth 100 banks, Fidelity Union Bank, Newark, N.J., had the biggest gain, moving up 231 places to 437th. It was involved in several large mergers in 1982.

Banco Economico, Salvador, Brazil, was next, advancing 116 places to 477th. ■

Withholding . . .

Continued from page 1

law. Withholding on interest and dividends was previously due to begin next Monday.

The extension was considered essential for House and Senate negotiators, who remained snagged Wednesday on an unrelated amendment concerning the future use of mortgage revenue bonds.

The delay in the start of withholding was the second one granted by the Treasury Department in as many months. Banks, thrifts, and other financial institutions were originally supposed to start withholding July 1, but Treasury postponed the effective date to Aug. 1 when it appeared certain that Congress was on the verge of repealing the measure.

But there will be no more postponements in the start of the law, Treasury Secretary Donald T. Regan said this week in letters to Sen. Robert J. Dole, R-Kan., and Rep. Dan Rostenkowski, D-Ill., who head the two taxwriting committees in the respective branches of Congress.

"If Congress does not act by Aug. 5, it will have to be assumed that no legislation will be immediately forthcoming, and thus no further administrative extension will be warranted," Mr. Regan wrote.

Bank lobbyists and congressional aides believe the administration's apparent decision to support the repeal bill was based on issues other than the actual merits of tax withholding.

They say President Reagan favors tax withholding, but he has decided to support the repeal bill (H.R. 2973) because it includes one of his pet projects — the Caribbean Basin Initiative.

The joint House-Senate conference committee has already decided to include in the repealer various trade aspects of the Caribbean Basin plan. President Reagan said this week that he wants Congress to pass the Caribbean program before the lawmakers begin their customary August recess, which starts a week from Friday.

According to bank lobbyists, Mr. Reagan summoned Sen. Dole to the White House Tuesday afternoon in an effort to break the week-long deadlock in the legislative progress on the repeal.

As of Wednesday afternoon, four senators had still refused to agree to the repeal measure, insisting that the conference committee use the bill to extend the use of tax-exempt mortgage revenue bonds beyond the Dec. 31 expiration date.

Sen. Dole and Rep. Rostenkowski have no intention of allowing such an extension in the use of the bonds because they believe the tax-exempt status of the securities costs the federal government too much.

President Reagan is also hoping the dispute can be resolved because he favors some measures in the repeal bill that were designed to boost taxpayer compliance rates, which the government views as too low.

Furthermore, political observers attribute Mr. Reagan's decision to promote the repeal bill to the widespead protest over the prospect of withholding expressed by millions of letter-writing constituents earlier this year.

The massive antiwithholding campaign was largely instigated by bank lobbies such as the American Bankers Association, which argued that banks would be forced to act as the government's tax collector, at great expense. ■

Texas Commerce . . .

Continued from page 3

has the resources to do so.

Texas Commerce offered to exchange one of its shares for each of the 9.2 million outstanding shares of Texas American.

Also under that proposal, if the value of a Texas Commerce share fell below $50, Texas Commerce would have made up the difference in cash, up to a maximum of $15.

Texas Commerce was trading at midday Wednesday at $42.25 a share, compared with $42.63 a share at the close Tuesday. Texas American has a book, or liquidation, value of $32.38 a share.

Marc J. Shapiro, vice chairman of Texas Commerce, said the company had not yet decided whether to make a new offer.

The Bass family, which owns between 4% and 5% of Texas American's outstanding shares, is believed to want something closer to the price that InterFirst Corp. of Dallas, the state's largest bank holding company, paid for First United Bancorp. Inc., Fort Worth.

When that merger deal was announced, analysts estimated that it represented 180% of First United's book value.

Members of the Bass family could not be reached for comment Wednesday.

However, Mr. Shapiro said InterFirst's stock declined after the Dallas company announced the deal last year. The InterFirst-First United deal — like the spurned Texas Commerce offer — is now worth 150% of book, he said.

If Texas Commerce decides to make another offer, analysts said it is unlikely to go that much higher.

"Our policy is we should not make a merger that would dilute earnings per share of the company over a reasonable time frame," Mr. Shapiro said. ■

American Banker

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Financial Corp., First Charter Merger Approved

New Institution Will Become The Nation's Largest Thrift

By GEOFF BROUILLETTE

SAN FRANCISCO — The Federal Home Loan Bank Board has approved the proposed merger between Financial Corporation of America and First Charter Financial Corporation, the largest of its kind in the history of the thrift industry.

In its decision, the Bank Board added four "nonstandard" provisions to its approval. They include three periodic reporting requirements and a net worth requirement.

The Bank Board said:

- The new institution must make periodic reports to a supervisory agent in the San Francisco district bank on one how it is complying with its business plan;
- Report on how the two S&Ls are being integrated into one; and
- Make quarterly reports on the asset-liability structure of the new association.

Net worth — typically 3% of an S&L's last five years of deposits and short-term debts, for the new association will be 4% of unaveraged liabilities. The Bank Board said these restrictions were imposed because the companies' sheer volume of business and the size of the resulting institution mean "additional cushions would be prudent."

In another development, Financial Corp. said it planned to file a lawsuit today against two individuals who were quoted in national publications with

➻ Financial: Page 32

Major S&L Conversions to Savings Banks

Bank Rank 6/30/83	Name of Bank Former S&L Name	S&L Rank 12/31/82
7	Great American Federal Savings Bank, San Diego Great American Federal S&L Assn.	18
21	Transohio Savings Bank, FSB, Cleveland Transohio Savings Assn.	46
24	Pacific First Federal Savings Bank, Tacoma, Wash. Pacific First Federal S&L Assn.	50
28	Far West Federal Bank, Portland, Maine Far West Federal S&L Assn.	65
55	First Federal Savings Bank, Santurce, P.R. First Federal S&L Assn. of Puerto Rico	149
59	State Savings Bank, Columbus, Ohio State Savings Co.	168
63	Capital Savings Bank FA, Olympia, Wash. Capital Savings, FS&LA	172
66	First Federal Savings Bank, Pontiac, Mich. First Federal S&L Assn. of Oakland, Pontiac	164
69	First Federal Savings Bank, Cleveland First Federal S&L Assn.	169
70	Central Federal Savings, FSB, Long Beach, N.Y. Central Federal S&L Assn. of Nassau County	179
80	Womens Federal Savings Bank, Cleveland Womens Federal S&L Assn.	206
81	Fidelity Federal Savings Bank of Fla., W. Palm Bch. Fidelity Federal S&L Assn.	236
86	Home Federal Savings Bank, Queens, New York Home Federal S&L Assn.	240
88	Commonwealth Fed. Savings Bank, Lowell, Mass. Commonwealth Federal S&L Assn.	247
92	First Federal Savings Bank of Colorado, Lakewood First Federal S&L Assn.	275

Savings Bank Ranks Swell

Conversions by S&Ls Alter Midyear Lineup

By L. MICHAEL CACACE

NEW YORK — Fifteen of the top 100 savings banks in the nation at midyear were savings and loan associations just six months earlier.

This underlines the dramatic change taking place in the thrift industry since the enactment of the Depository Institutions Act of 1982, which permitted changes in charter from a savings and loan association to a federal savings bank.

American Banker identifies these changes in its annual survey of the nation's top 100 savings banks in deposits, published today.

The largest savings and loan to convert to a federal savings bank charter under the act was the former Great American Federal Savings and Loan Association, San Diego, Calif., the nation's 18th largest S&L at yearend with $3.2 billion in deposits. It is now Great

➻ Savings Banks: Page 31

US, Italy Lead Slight Advance in Savings Bank Deposits

By KENNETH J. HICKS

NEW YORK — Led by gains in the United States and Italy, deposits of the world's top 100 savings banks at yearend 1982 reversed last year's decline with a slight increase.

The American Banker survey indicates that deposits of the top 100 savings banks advanced 2.4%, to $325.1 billion from $317.5 billion. In the yearend 1981 survey, deposits of the top 300 savings banks had declined for the first time since 1973, by 0.9%.

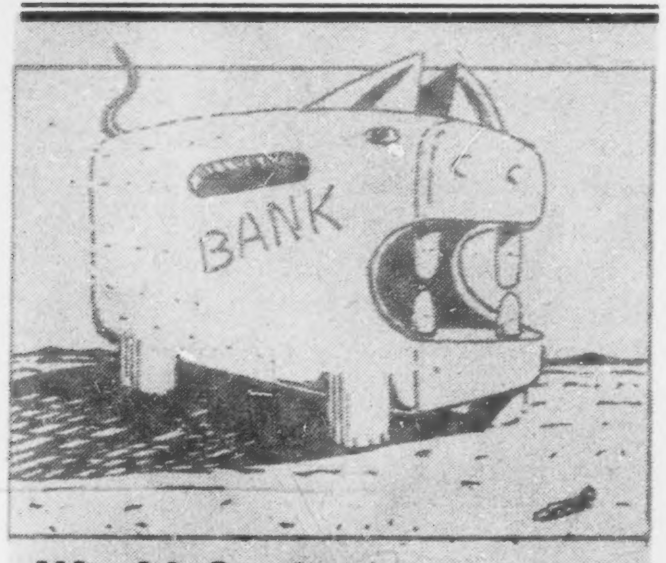
Spurred by merger activity and a generally improved economic atmosphere, the U.S. savings banks in the listing had the largest deposit gain of any country, to $71.2 billion from $62.1 billion a year earlier — a healthy 14.7% advance.

Philadelphia Saving Fund Society, the largest U.S. savings bank, moved into fifth place in the listing. PSFS posted a strong 31.8% gain in deposits, to $8.6 billion from a yearend 1981 level of $6.5 billion.

The U.S. now has PSFS and two

➻ World: Page 32

INSIDE



World Savings Banks Review

From the brainchild of a parish "dominie" in 1810, the savings bank has evolved to a point where giant commercial bank-like entities with arrays of consumer services are appearing on the world scene. The story is told in today's feature section. See page..........8

World's 100 largest savings banks.........12
Top 100 savings banks in the U.S.........13
Geographic breakdown of the top 100 U.S. savings banks..........14

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American Banker

ranks the World's 100 Largest Savings Banks

AT A GLANCE

Who's Tops?

Deposit Rank 12/31/82		Deposits in U.S. Dollars
1	Cassa di Risparimo delle Provincie Lombarde, Milan	$25,190,007,190
2	Caisse Generale d'Epargne et de Retraite, Brussels	15,525,740,400
3	Banque Cantonale de Zurich	10,043,687,904
4	Commonwealth Savings Bank of Australia, Sydney	9,223,454,215
5	Philadelphia Saving Fund Society	8,618,981,000
6	Goldome Bank for Savings, Buffalo, N.y	7,548,444,000
7	Hamburger Sparkasse, Hamburg	7,402,306,349
8	Zentralsparkasse und Kommerzialbank, Brooklyn	7,268,201,776
9	Dime Savings Bank of New York, Brooklyn	5,545,024,000
10	Caisse d'Epargne de Paris	

100 Largest Savings Banks in the World

In order of Deposits Dec. 31, 1982, Compared with Dec. 31, 1981

Compiled by **American Banker** Copyright 1983

Deposit Rank 12/31/82			Deposits in U. S. Dollars 12/31/82 (a)			Total Deposits in $ 12/31/81 (f)	Deposit Gain/Loss %	Deposit Rank 12/31/81
			Total	Savings and Time	Demand			
1	Cassa di Risparmio delle Provincie Lombarde, Milan	Italy	25,190,007,190k	11,402,569,977	13,787,437,213	19,936,729,581k	26.35	1
2	Caisse Generale d'Epargne et de Retraite, Brussels	Belgium	15,525,740,400	6,273,063,000	9,252,677,400	17,293,432,662	- 10.22	2
3	Banque Cantonale de Zurich	Switzerland	10,043,687,904	8,945,799,096	1,097,888,808	10,536,607,891	- 4.68	3
4	Commonwealth Savings Bank of Australia, Sydney	Australia	9,223,454,215	9,223,454,215	0	9,479,933,663	- 2.71	4
5	Philadelphia Saving Fund Society	United States	8,618,981,000	N.A.	N.A.	6,539,143,000	31.81	7
6	Goldome Bank for Savings, Buffalo, N.Y	United States	7,548,444,000	7,498,361,623	50,082,377	3,706,426,790	103.66	35
7	Hamburger Sparkasse, Hamburg	Germany	7,402,306,349	6,507,024,121	895,282,228	7,347,772,619	0.74	5
8	Zentralsparkasse und Kommerzialbank, Wien, Vienna	Austria	7,268,201,776	6,511,865,844	756,335,932	7,121,847,848	2.05	6
9	Dime Savings Bank of New York, Brooklyn	United States	5,545,024,000	N.A.	N.A.	5,117,774,000	8.35	12
10	Caisse d'Epargne de Paris	France	5,542,699,808	5,471,895,513	70,804,295	5,952,468,711	- 6.88	9
11	Metropolitan Savings Bank, Brooklyn, New York	United States	5,300,889,000	N.A.	N.A.	5,114,512,100	3.64	13
12	Cassa di Risparmio di Torino, Turin	Italy	5,142,657,460	2,012,119,780	3,130,537,680	5,267,685,367	- 2.37	11
13	Erste Oesterreichische Spar-Casse, Vienna	Austria	5,129,260,960	5,129,260,960	0	4,913,358,132	4.39	17
14	Caja de Pensiones para la Vejez, Barcelona	Spain	5,005,729,512	1,770,228,936	3,235,500,576	5,560,733,115	- 9.98	10
15	Caixa Geral de Depositos, Lisbon	Pórtugal	4,889,272,700	3,249,563,600	1,639,709,100	5,058,712,885	- 3.35	15
16	State Savings Bank of Victoria, Melbourne (c,d)	Australia	4,885,958,305	4,365,378,528	520,579,777	5,108,851,387	- 4.36	14
17	Sparkasse der Stadt Berlin West, Berlin	Germany	4,852,032,942	4,172,854,558	679,178,384	4,975,462,262	- 2.48	16
18	Bowery Savings Bank, New York	United States	4,551,362,000	4,514,227,000	37,135,000	4,720,704,000	- 3.59	19
19	Westpac Savings Bank Ltd., Sydney (b)	Australia	4,335,155,370	4,335,155,370	0	3,708,619,068	16.89	34
20	Cassa di Risparmio di Roma, Rome	Italy	4,264,644,019	2,451,916,317	1,812,727,702	4,326,027,942	- 1.42	22
21	Cassa Centrale di Risparmio-Prov., Siciliane, Palermo	Italy	4,120,353,149	1,469,542,220	2,650,810,929	4,039,887,367	1.99	24
22	Stadtsparkasse Koeln, Cologne	Germany	3,943,103,230	3,526,674,340	416,428,890	4,038,068,858	- 2.35	25
23	Centrale Raiffeisenkas van Belgische Boerenbond, Leuven	Belgium	3,817,875,900	3,541,401,900	276,474,000	3,762,832,810	1.46	33
24	Caja de Ahorros y Monte de Piedad de Madrid	Spain	3,812,633,328	1,367,208,612	2,445,424,716	3,957,274,890	- 3.66	27
25	Caisse d'Epargne des Bouches-du-Rhone, Marseille	France	3,560,656,417	3,539,754,948	20,901,469	3,795,805,145	- 6.19	30
26	Nassauische Sparkasse Wiesbaden, Wiesbaden	Germany	3,555,841,145	3,105,599,430	450,241,715	3,901,581,872	- 8.86	28
27	Cassa di Risparmio di Verona, Vicenza & Belluno, Verona	Italy	3,547,118,841	336,545,571	3,210,573,270	3,325,714,735	6.66	38
28	C.O.B.-Caisse d'Epargne Privee, Brussels	Belgium	3,523,434,789	3,284,747,181	238,687,608	3,537,274,425	- 0.39	36
29	Montreal City & District Savings Bank	Canada	3,402,026,642	3,348,477,608	53,549 034	3,288,816,822	3.44	39
30	Kreissparkasse Koeln, Cologne	Germany	3,373,858,793	2,996,987,245	376,871,548	3,390,691,018	- 0.50	37
31	Stadtsparkasse Munchen, Munich	Germany	3,110,079,902	2,742,176,336	367,903,566	3,004,994,661	3.50	44
32	Centrumbank, Amsterdam	Netherlands	3,016,187,820	2,765,323,912	250,863,908	2,869,171,901	5.12	46
33	Howard Savings Bank, Newark, N.J	United States	2,944,759,000	2,884,869,000	59,890,000	2,775,581,000	6.10	50
34	Luzerner Kantonalbank, Lucerne	Switzerland	2,939,320,586	2,712,358,037	226,962,549	3,781,693,558	- 22.28	31
35	Banque Cantonale de St. Gall	Switzerland	2,908,486,332	2,666,924,600	241,561,732	3,237,841,778	- 10.17	41
36	American Savings Bank, New York	United States	2,875,883,128	2,853,718,468	22,164,660	2,122,026,719	35.53	79
37	Sparekassen SDS, Copenhagen	Denmark	2,872,900,967	1,510,611,422	1,362,289,545	2,527,815,709	13.65	62
38	Emigrant Savings Bank, New York	United States	2,766,593,000	2,738,682,433	27,910,567	2,854,838,000	- 3.09	48
39	Cassa di Risparmio di Firenze, Florence	Italy	2,739,167,645	889,187,985	1,849,979,660	2,714,952,811	0.89	53
40	Cassa di Risparmio di Genova e Imperia, Genoa	Italy	2,637,171,215	1,097,183,886	1,539,987,329	2,601,767,212	1.36	59
41	Thurgauische Kantonalbank, Weinfelden	Switzerland	2,540,845,800	1,848,327,000	692,518,800	2,630,579,292	- 3.41	57
42	Caja de Ahorros y Monte de Piedad de Barcelona	Spain	2,479,915,872	1,184,374,842	1,295,541,030	2,500,528,950	- 0.82	63
43	Dollar Savings Bank, Bronx, New York	United States	2,475,960,033	2,475,960,033	0	2,443,123,804	1.34	65
44	Anchor Savings Bank FSB, Northport, N.Y	United States	2,418,535,780	2,399,898,256	18,637,524	1,892,960,800	27.76	91
45	Frankfurter Sparkasse von 1822, Frankfurt	Germany	2,403,090.473	2,232,333,145	170,757,328	2,460,015,783	- 2.31	64
46	Basler Kantonalbank, Basle	Switzerland	2,379,706,234	2,033,780,906	345,925,328	2,323,781,860	2.41	70
47	Australia & New Zealand Savings Bank, Ltd., Melbourne (b)	Australia	2,348,480,810	1,170,382,720	1,178,098,090	2,668,184,625	- 11.98	56
48	Stadtsparkasse Hannover, Hanover	Germany	2,344,666,973	2,065,006,436	279,660,537	2,259,471,814	3.77	72
49	Cassa di Risparmio di Padova e Rovigo, Padua	Italy	2,343,676,934	2,343,676,934	0	2,148,619,056	9.08	78
50	Caisse d'Epargne de l'Etat, Luxembourg	Luxembourg	2,308,195,461	1,874,158,108	434,037,353	2,531,328,633	- 8.81	61
51	Basellandschaftliche Kantonalbank, Liestal	Switzerland	2,256,652,005	1,985,677,147	270,974,858	2,440,908,035	- 7.55	66
52	Stadt-Sparkasse Duesseldorf	Germany	2,252,460,501	1,991,055,588	261,404,913	2,344,199,141	- 3.91	69
53	Manhattan Savings Bank, New York	United States	2,202,905,145	2,180,242,233	22,662,912	2,055,495,605	7.17	82
54	Peoples Savings Bank-Bridgeport, Conn	United States	2,159,966,964	2,107,578,115	52,388,849	1,984,669,975	8.83	88
55	Caisse Hypothecaire Anversoise, Antwerp	Belgium	2,113,943,868	1,430,104,450	683,839,418	2,242,622,140	- 5.74	73
56	Sparkasse in Bremen	Germany	2,096,222,800	1,783,994,800	312,228,000	2,164,147,200	- 3.14	77
57	Washington Mutual Savings Bank, Seattle	United States	2,060,323,000	2,060,323,000	0	1,850,733,862	11.32	95
58	Caisse d'Epargne de Lyon	France	2,032,350,706	2,007,465,168	24,885,538	2,226,769,430	- 8.73	75
59	Sparbanken Stockholm	Sweden	2,025,702,000	1,495,368,000	530,334,000	2,558,649,600	- 20.83	60
60	Williamsburgh Savings Bank, Brooklyn, New York	United States	2,020,967,317	2,000,396,886	20,570,431	2,103,325,391	- 3.92	80
61	Stadtsparkasse Dortmund	Germany	2,013,375,000	1,732,122,000	281,253,000	2,039,601,600	- 1.29	84
62	Stadtsparkasse Essen	Germany	2,012,093,883	1,746,390,161	265,703,722	1,999,837,144	0.61	86
63	Caja de Ahorros y Monte de Piedad de Zaragoza	Spain	1,909,398,859	710,148,499	1,199,250,360	2,084,823,144	- 8.41	81
64	Caja de Ahorros de Valencia	Spain	1,896,454,182	728,929,110	1,167,525,072	1,964,155,293	- 3.45	89
65	Cassa di Risparmio di Calabria e di Lucania, Cosenza	Italy	1,865,709,925	1,169,037,850	696,672,075	1,879,634,000	- 0.74	92
66	Dry Dock Savings Bank, New York	United States	1,837,314,577	1,821,185,113	16,129,464	1,934,142,330	- 5.01	90
67	Society for Savings, Hartford, Conn	United States	1,782,845,000	1,771,621,000	11,224,000	1,504,956,000	18.46	117
68	Schweizer Verband der Raiffeisenkassen, St. Gall	Switzerland	1,782,342,000	1,366,512,000	415,830,000	1,862,254,980	- 4.29	94
69	Stadtsparkasse Frankfurt am Main	Germany	1,745,033,035	1,601,674,037	143,358,998	1,364,936,746	27.85	138
70	Stadtsparkasse Duisburg	Germany	1,736,617,033	1,550,697,959	185,919,074	1,770,792,188	- 1.93	98
71	Stadtsparkasse Nuernberg	Germany	1,723,474,606	1,513,519,035	209,955,571	1,704,931,949	1.09	105
72	Hudson City Savings Bank, Jersey City, N.J	United States	1,706,240,543	N.A.	N.A.	1,193,192,573	43.00	163
73	Sparekassen Danmark, Copenhagen	Denmark	1,687,213,230	641,019,982	1,046,193,248	1,726,640,454	- 2.28	104
74	Landessparkasse zu Oldenburg	Germany	1,680,577,535	1,437,110,318	243,467,217	1,743,822,763	- 3.63	101
75	Greater New York Savings Bank, Brooklyn, New York	United States	1,672,280,716	1,655,011,687	17,269,029	1,689,218,752	- 1.00	107
76	Lincoln Savings Bank, Brooklyn, New York	United States	1,666,231,000	1,639,071,766	27,159,234	1,863,627,000	- 10.59	93
77	East River Savings Bank, New York	United States	1,636,108,009	1,633,676,103	2,431,906	1,622,882,991	0.81	109
78	Albany Savings Bank, N.Y	United States	1,613,449,174	N.A.	N.A.	1,181,337,341	36.58	164
79	Caja de Ahorros de Cataluna, Barcelona	Spain	1,601,729,640	1,356,017,460	245,712,180	1,749,410,174	- 8.44	100
80	Sparkasse Bielefeld	Germany	1,596,043,418	1,392,056,083	203,987,335	1,600,419,888	- 0.27	112
81	National Bank Savings Bank, Ltd., Melbourne (b)	Australia	1,572,830,844	N.A.	N.A.	1,730,980,338	- 9.14	103
82	Kreissparkasse Esslingen-Nuertingen, Esslingen	Germany	1,565,939,921	1,326,807,085	239,132,836	1,293,099,826	21.10	145
83	Cassa di Risparmio in Bologna	Italy	1,557,800,910	661,640,415	896,160,495	1,544,607,575	0.85	116
84	Beneficial Savings Bank, Philadelphia	United States	1,553,719,884	1,553,594,346	125,538	1,564,692,623	- 0.70	113
85	Sparebanken Oslo Akershus, Oslo	Norway	1,525,463,597	1,318,937,796	206,525,801	1,442,387,607	5.76	125
86	Seamen's Bank for Savings, New York	United States	1,520,468,705	N.A.	N.A.	1,627,158,154	- 6.56	108
87	Trustee Savings Bank South East, London	United Kingdom	1,518,573,195	1,278,996,020	239,577,175	1,609,635,510	- 5.66	111
88	Stadtsparkasse Wuppertal, Wuppertal-Elberfeld	Germany	1,445,249,940	1,265,719,457	179,530,483	1,452,013,629	- 0.47	120
89	Aargauische Hypotheken & Handelsbank, Brugg	Switzerland	1,440,241,896	1,266,962,298	173,279,598	1,500,805,509	- 4.04	118
90	Sparkasse Bochum	Germany	1,431,748,104	1,416,411,391	15,336,713	1,432,386,820	- 0.04	127
91	Kreissparkasse Hannover	Germany	1,424,760,668	1,252,776,912	171,983,756	1,221,176,750	16.67	157
92	Trustee Savings Bank North West, Manchester	United Kingdom	1,406,020,615	1,198,341,305	207,679,310	1,557,414,810	- 9.72	115
93	Banque Hypothecaire du Canton de Geneve, Geneva	Switzerland	1,403,058,794	1,269,573,026	133,485,768	1,446,729,192	- 3.02	122
94	Banque Cantonale des Grisons, Coire	Switzerland	1,401,793,320	1,076,623,767	325,169,558	2,204,911,576	- 36.42	76
95	Harlem Savings Bank, New York	United States	1,399,990,532	N.A.	N.A.	1,443,873,001	- 3.04	124
96	Sparkasse Bonn	Germany	1,381,418,259	1,180,067,993	201,350,266	1,408,634,842	- 1.93	131
97	Kreissparkasse Ludwigsburg	Germany	1,371,986,000	1,195,222,000	176,764,000	1,357,552,843	1.06	140
98	Caja de Ahorros y Monte de Piedad Municipal de Bilbao	Spain	1,366,298,892	542,877,804	823,421,088	1,401,189,803	- 2.49	133
99	Sparkasse Krefeld	Germany	1,349,363,526	1,169,000,192	180,363,334	1,449,130,018	- 6.88	121
100	Green Point Savings Bank, Brooklyn, New York	United States	1,347,882,191	1,336,974,114	10,908,077	1,177,242,921	14.49	166

(a)—Or latest fiscal yearend. Unless otherwise noted after name of bank. Latest figures are for fiscal yearend after Sept., 1982. (b)—Data as of Sept., 1982. (c)—Data as of June, 1982. (d)—Latest figures are for date different than previous year. (e)—Figures are for date prior to June, 1982. (f)—Or other date one year prior to latest figures, unless otherwise noted after name of bank. (g)—Based on revised data. Rank that bank would have had if revised data had been available. (h)—Revised. (k)—Includes bonds outstanding. (m)—Rank that bank would have had, if it had been included in the table. N.A.—Not available.

NOTE

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